

DEVELOPING A MODEL TO BREAK SILENCE ON FINANCIAL  
LITERACY IN AN AFRICAN-AMERICAN CHURCH  
IN THE POSTMODERN ERA

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## **ABSTRACT**

# **DEVELOPING A MODEL TO BREAK SILENCE ON FINANCIAL LITERACY IN AN AFRICAN-AMERICAN CHURCH IN THE POSTMODERN ERA**

by

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The objective of this project is to increase the intergenerational awareness and dialogue of nine study participants by using the preaching and teaching of biblical financial principles. A qualitative data analysis measuring nine study participants was used. It was triangulated by a pre-test and a post-test, survey, and interviews for evaluation. The findings indicate there was an increased awareness from the study participants according to their age demographics. The younger adults were interested in investment subjects, while older adults were interested in insurance and wills. Their reactions were to move forward in implementing a financial plan.

## **ACKNOWLEDGEMENTS**

If it had not been for the Lord on my side, where would I be? This proclamation resounds in my Spirit continuously. I have truly been blessed by God in my life, with so many wonderful and knowledgeable people. Without them this work could not have been completed. God positions people in our lives to aid in the pursuit of righteousness. It is in that spirit that I want to thank God for all the people that are instrumental by inspiration and deed in my chasing after God's will for my life.

I thank God for Jesus and The Holy Spirit who kept me alive during the difficult days of living. I am appreciative of my family, especially my parents for loving me, even when it was difficult to see the God in me. I thank my siblings and my extended family for putting up with me as I grew into adulthood. I praise God for my wonderful and supportive wife, my daughter and granddaughters. It is because of you this project means so much.

Finally, I give a big thank you to my professional associate team and mentor team, who had a tremendous impact by helping me to produce this document, and to steer me on the right path for this project. My pastor, my first collegiate English professor, and my family member and former provost provide expert guidance. I am thankful for the faculty and staff of United Theological Seminary and for my church family, who took this journey with me.

## INTRODUCTION

When a nation declares war, its policies and focus usually is to give high priority to winning that war. Many of the available national resources are committed to the enterprise of securing victory for that nation. The military is mobilized; weapon systems are made ready and deployed for an offensive charge against the enemy. The most strategic minds in the country are positioned to make critical decisions that will give the country the optimum chance of winning the declared war. What happens when the war is declared on a system within the country itself?

The answer to the above question is a very challenging one. On January 8, 1964, President Lyndon B. Johnson, in his State of The Union Address, declared war on poverty. Weapons for this war were “pinpoint attacks for better school, better health, better homes, better training and better job opportunities...”<sup>1</sup> These weapons address many of the deficiencies, which are the underlying causes of poverty. The war was to be fought on the battlefields not only in Washington, but at every level of government, as well as in every home. The president brought awareness to the nation there was a problem. If he had not opened the nations eyes to the struggle of many in this great nation there may have been little movement to eradicate the despair.

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<sup>1</sup> “State of the Union Address,” Lyndon B. Johnson, last modified January 8, 1964, accessed February 5, 2014, <http://www.pbs.org/wgbh/americanexperience/features/primary-resources/lbj-union64/>.

President Johnson declared, “The richest nation on earth can afford to win it (the war). We cannot afford to lose it.”<sup>2</sup> The declaration of war, it could be argued, had an effect on the poverty rate. There was a decline in poverty during the next generation. In fact, in the first ten years after the war declaration, there was almost an eight-percentage point drop in the poverty rate, 19% to 11.2%.<sup>3</sup> There are those who rationalize these gains as being a part of a larger more regressive decrease from the 1950’s, therefore not playing a role in the anti-poverty gains.<sup>4</sup> Almost twenty years later, President Ronald Reagan seems to surrender to poverty by declaring, “We fought poverty and poverty won.”<sup>5</sup>

The act of surrender by the Chief Executive Officer and Commander in Chief could be disheartening to many in this country who have lived in generational poverty, and are being told that way of life is entrenched for their future. It could be a word of despair if it were not for those who refuse to give up. It could signal complete hopelessness if it were not for those who believe there is still hope and faith that things can change when there is a transformation within the hearts and minds of those who will press on to greater things and with more wisdom. This faith does not come about by natural means but by a spiritual transformation. Therefore there has to be awareness within trusted institutions in order for poverty to be addressed. President Johnson brought

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<sup>2</sup> Ibid.

<sup>3</sup> “Poverty in the 50 Years Since the Other America in Five Charts,” Washington Post, Last modified July 11, 2012, accessed February 12, 2013, <http://www.washingtonpost.com/blogs/wonkblog/wp/2012/07/11/poverty-in-the-50-years-since-the-other-america-in-five-charts/>.

<sup>4</sup> Charles Murray, *Losing Ground; American Social Policy, 1950-1980*, (New York, NY: BasicBooks, 1994), 58.

<sup>5</sup> Peter Edelman, “Poverty in America: Why We Can’t End It,” *New York Times*, July 28, 2012, accessed December 12, 2013.

awareness to the country by declaring war on a systemic problem. The church must be made aware of the problem of financial ignorance within her walls and community. The church has to help with strategies to address financial disparity in their community.

President Johnson's strategy included using public institutions and homes as agencies of wisdom to dismantle conditions which may create an environment that lead to poverty- issues including lack of quality education, lack of nutrition, lack of healthcare and joblessness. Programs such as Medicare and Medicaid, which were used to address the lack of health care among the elderly and poor respectively, were instituted. A nutrition program, which came to be called Food Stamps, was introduced. A college loan program was started to help the poor achieve higher education. These poverty issues continue to be used to score political points, even after fifty years, during our elections years and in public debate. Many of these programs are under tremendous debate by the contemporary Congress. Instead of dismantling poverty, it seems there is an attempt to dismantle the instruments of support for the most vulnerable of the 21<sup>st</sup> century.

In the last four years, there have been attacks from the Republican-led House of Representatives by cutting many of the safety net programs, which were helpful in keeping poverty levels down. They have cut food stamps, unemployment benefits and other programs the poor rely upon. That statement in and of itself is a problem this project addresses. There is a need to change the reliance of the poor on some of these programs to one of self-reliance. To dismantle them without any replacement strategy is unconscionable.

This document will explore the utility of wisdom and awareness as weapons to dismantle the legacy of poverty. The wisdom of the ancient sages, which has proven to be



eternal, will provide a guide for families to be passed down generationally. It will be a long process, but it is achievable if the theory of learning is put into practice on a regular basis. When families operate by biblical principles of financial literacy, each generation begins to achieve a greater degree of financial freedom. As each generation becomes liberated from poverty, the sustainability becomes easier due the positive legacies, which are passed down generationally. When individuals have achieved financial freedom, it can become integrated into the cultural community, providing a higher sustainability factor.

The Bible declares in Prov. 13:22: “A good man leaves an inheritance to his children’s children.” New Revised Standard Version (NRSV)<sup>6</sup> This suggest a positive inheritance adds value to the next generation.

When this happens, it provides a foundation for the next generation to build upon. This document will seek to examine the impact biblical financial wisdom can have on members of an African-American church in this era of postmodernity. It will provide a model for breaking the silence of financial literacy.

Chapter One provides insight of how painful life experiences are congruent with the transformative process of personal and contextual development. This chapter discusses undetected wisdom that is revealed through life experiences. God allows negatives to happen in life for a specific time and space, which is then transformed into a positive for the greater community. A feeling of worthlessness from sharing the pain of a church split provided a passion for the people to learn about biblical financial matters through the hidden wisdom within their spirit.

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<sup>6</sup> Unless otherwise noted, all scripture references are taken from (New Revised Standard Version).

The community and the church context are explored related to their similarities and their differences, which are addressed, with attention focused on the financial and racial dynamics. These issues are important in understanding concerns of each demographic group as each has cultural and lifestyle differences which impact the make-up of their family dynamics. This understanding is important in a diverse community as the church begins to interact with them.

In Chapter Two, the reader is introduced to programs such as *DFree*, *Crown Financial Ministries* and *Financial Freedom*. *Crown Financial* and *Financial Freedom* are programs that have a large following among Christians. *Dfree* is relatively new to the area of Biblical Financial Literacy, but due to its origination within a particular congregation, this program provides excellent insight for this research. The leaders or founders of these programs will have a voice in this research. The voices of Dave Ramsey, Larry Burkett and Reverend Dr. DeForest Soaries, along with others, will be heard. Conversations will be held with Dr. Lisa Keister, author of *Faith and Money*, which is a sociological study about the relationship between wealth and religion. She also provides an extensive study of social demographics and their relationship to wealth and religion. She provides insight into intergenerational and intra-generational wealth. Her research explores many aspects of life, including education attainment, savings, family and much more. The study provides synergy with this research with her examination of religion and accumulation of net worth.<sup>7</sup>

Another helpful study used is the *Hidden Cost of Being African-American* by John Shapiro. This volume discusses the growing disparity of wealth related to it passing down

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<sup>7</sup> Lisa A. Keister, *Faith and Money: How Religion Contributes to Wealth and Poverty* (Cambridge, CT: Cambridge University Press, 2011), 83-107.

generationally. He offers evidence of how much of the wealth gap can be traced back to the 1940's and 1950's with their discriminatory policies related to home ownership. Those policies continue to have repercussions in the creation of wealth among those who were discriminated against. This phenomenon is related to how a legacy can benefit or restrict wealth accumulation.

Chapter Three presents the case for teaching biblical financial matters theoretically. The chapter will discuss the theological foundation of the Old Testament Wisdom text of Proverbs 3:1-12. The parable told by Jesus of the Good Steward in Matthew 25 is discussed from a historical perspective from three angles: Jesus as the master sage, the master in the parable and the person who is believed to be the writer. Matthew the tax collector is also examined. The triangulation of these three from a historical perspective helps demonstrate why the story had such an impact on the Matthew's audience.

Wisdom has been present throughout the history of humankind. Wisdom is traced from ancient Egyptian and Mesopotamian cultures to Israel. Some of the Wisdom Literature of the Torah and the Christian Bible can be traced back to these ancient cultures.

The book of Proverbs provided youth with wisdom taught by sages who were guides for life. Proverbs 3 gives insight into how trusting in God's wisdom will provide substance in life, in health, and wealth. The argument is made of wisdom actually being the wealth obtained or passed down to the next generation.

Jesus was a master sage who taught in parables by real world examples, which was easier to understand. The parable of the good stewards in Matthew 25 provides an

idea of how believers are to handle the resources God provides. From a historical-critical view, there are additional considerations available for the readers. Having lived through economic turmoil before writing the text, may have given me deeper thoughts on the subject of finances. Increased knowledge of finances because of my career as a tax collector also provides a more intimate view of the use of money.

The master in the text addresses the steward with the least about his failures after observing the master. The steward's statement, after observing the master's ways and not learning anything, speaks to the application of wisdom.

The body of Christ, which is the church, has the authority and ability to make changes in the lives of those whom it serves. The distorted view of the church due to Western ideological foci has minimized the power of that authority. The theological foundation of this chapter will focus its attention on the Ecclesial and Christological doctrine of systematic theology. These doctrines will be examined in the area of Black Theology and Practical Theology.

Theologically, Black Theology and its greatest advocate James Cone present God as one who frees the oppressed. Black Theology strains the western ethos due to the unique experiences of African-Americans within the American experience.

This chapter will explore some of the history, which influenced the communal culture of African-Americans. The history has both positive and negative ramifications, which has created legacies that affect the economics of their communities and homes.

The Black Church and Black Theology are not the same. In fact, there were and are differences between the two influences within the Black community. This estrangement will be examined as well as the coming together to form a cohesive

theological narrative, through a Christological component to help form a holistic ministry. This holistic rabbinic ministry addresses the whole person, not just the spirit, but also the whole life experience (e.g. family, health, and financial). Jesus is the liberator of the oppressed and a deliverer of a 'shalom' community.

Finally, the chapter discusses Dr. John Perkins who seeks to bring about a 'shalom' community through the Community Development Corporation (CDC). The CDC seeks to identify practical efforts that can change the community. They teach and practice a financial and economic principle, which seeks to change the community.

Dr. Perkins believed the people of God working as the church community "is the best means of affirming the dignity of the poor and empowering them to meet their own needs."<sup>8</sup> The three R's (Relocation, Redistribution and Reconciliation)<sup>9</sup> principles were performed by Jesus in his relocation from heaven, his redistribution of grace and his reconciliation back to God.

The CDC has created programs, which has systematically reduced poverty within their context area. Many of these areas have duplicated Dr. Perkin's programs and have proven successful. Those in the area of this context have been predominantly Caucasian communities.

Chapter Four will discuss the methodology of the field experience. The project used action research of a qualitative approach. The context is the church with a focus on a minimum of nine individuals within the control group. Securing buy-in from the

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<sup>8</sup> John M. Perkins, *Restoring At-Risk Communities: Doing It Together & Doing It Right* (Grand Rapids, MI: Baker Books, 1995), 21.

<sup>9</sup> John Perkins, *With Justice For All: A Strategy For Community Development* (Ventura, CA: Regal, 2007), 55.

leadership and the congregation was the first and most important action taken. A more detailed examination and timeline will be presented in this chapter. This chapter will provide a framework of how the field experience was developed.

Chapter Five will provide an extensive review of the field experience. A detailed report of the outcomes and observations will be reported. The project's implementation and barriers will be examined. This chapter will provide data, which will offer support for the project outcome. It was hopeful that there would be a change in the control group, which will impact positively the way they handle their financial resources.

The final chapter, Chapter Six, will provide reflections, summaries and conclusions drawn from this research. There will be numerous observations, which the body of Christ as the church will find useful in an age of postmodernity. Communications have resulted in more interaction with the congregation. Increasing communications becomes a greater challenge in reaching a more diverse congregation potentially divided by generations and life experiences. This observation is a challenge moving forward for the preacher/teacher.

This project is centered on faith that God's stewards will do a better job of handling their resources as they gain better wisdom. The wisdom will pass down generationally, helping to dismantle many of the challenges, which have led to a legacy of poverty. Throughout the scriptures there are references to money and how it is to be used as a tool to glorify God.

This project interjects biblical financial literacy into the worship and teaching curriculum with this context (church), exerting its impact on the everyday life of our congregants. It is a component of a total holistic ministry.

The hypothesis is there will be push back from fifty-percent of the leadership team. Due to the traditional silence regarding the subject in the church, the leaders may anticipate a large amount of rejection from the congregation. An estimated ten-percent of the congregation will find the teaching objectionable. If this baseline of leadership is converted to ten-percent and the project maintain the baseline of ten-percent or less of the congregation finding the subject objectionable, the project will have a chance at success. The difficulty of evaluating the project's objectionable rate is members who object may not state their opposition; they may just stay away. Therefore, a baseline interview will be conducted to analyze the pre-intervention and post-intervention attitudes of the study participate.

## **CHAPTER ONE**

### **THE MINISTRY FOCUS**

There are some people who say the Bible can be described as the acronym “Basic Instruction Before Leaving Earth.” That is a creative way of communicating the Bible is a source of wisdom. It provides guidance for life and provides insight into how life is lived. It is a great resource for holistic living in every aspect of life.

On examining the Genesis account of creation, God is found in a context of a state of chaos. Out of chaos God established order into God’s context. God spoke in the disorder and order came to life. When that disorder became orderly, God proclaimed it good. When humanity disobeyed God, disorder came back into the world. The Bible continues to bring order to disorder.

There is a tension within the disorder/order paradigm. They often ride in the same direction in the same vehicle. It is often difficult to recognize that both are needed to give purpose to one’s life. The negative/positive charges of life are often what are used to propel the human experience toward their divine destination. Those charges create a combustible desire within the person, which bring them to a resolution. Those charges create a passion for kingdom work. This project is an example of that process.

The disorder or chaos that I experienced was born in a statement by my father to me, which described me as not being worth a nickel. This statement created a feeling of



worthlessness, which brought about a chaotic response to life. The response involved chemical addictions and a destructive lifestyle. While living destructively, values which were instilled in me, were still actively guiding my core principles. This is a great testament to wisdom's strength in the life of a person.

This project has been a golden nugget within me for a number of years, since the day my father spoke those words about me, "He is not worth a nickel." These words planted a seed reducing my self-worth and increasing my feelings of worthlessness inside, but it conversely generated a drive from within to be worth at least a dime. That feeling of worthlessness within the spirit caused all types of antisocial behaviors, such as drug and alcohol abuse. Other behaviors were brought about due to this desire for intimacy with others. Reflecting back on that portion of life has made me aware that others may be experiencing that same low sense of self-worth.

I was raised as the youngest of seven children, in a two-parent household surrounded by extended family. This environment provided the foundation for a strong communal thought pattern. Family was always close to heart even during distressful times. My mother provided an important model regarding how to be a person who had a strong family interest, and this was transferred to me.

My father provided a strong male model of how to lead a large family. My father worked from sun up to sundown, six days a week providing a home and sustenance for his family. He provided a model for hard work and financial wisdom. While my father did not finish high school, he did have wisdom beyond his education. This wisdom was transferred not verbally but by his actions.

My father provided all the resources that were needed, while my mother worked at home raising the children and providing a comfortable living environment. My father could often be heard saying, "I want to leave my family something when I die." He accumulated assets with the purchase of land in the community. He demonstrated how to use available resources efficiently in order to get a good return on investment. My father provided an excellent role model reflecting how to handle money. It was my father's pronouncement relative to my worth, which became a turning point in my young life.

Reflection upon emotional hurt experienced as a youth created an awareness that others may be dealing with the same emotions. Their behavior may be a result of the inner yearnings for a feeling of self-worth. In this society, worth is often associated with the spiritual and the economics in one's life. It is important to address both issues in the lives of a people that have been oppressed for hundreds of years.

God has kept me alive even while near death as a testimony that living is by grace. The doctors had given up on this life due to a ruptured appendix. This episode has continued to provide motivation to live life to the fullest. This attitude prompted me to engage in destructive behaviors during my adolescence and young adult ages. Despite that tendency, there was always an inner voice declaring a purpose for living; that voice always became audible from Romans 8:28.

That scripture which proclaims, "for we know all things work for the good of those who love God and are called for God's purpose," always gave a sense of purpose for life. It helped give understanding that there was a purpose for living and affirmed worth. There was an inner desire to find that purpose, but the voice of my father kept

ringing in me. It was difficult to understand how God was going to use “all things” including a low sense of self worth and self-destructive behavior.

God in God’s sovereignty began to work internally by uniting me with a church. This occurred after being forced to grapple with a hurtful church split. A Baptist church began to form even as many of the people expressed the pain of leaving a lifelong membership to follow a pastor who was also dealing with the pain of being hurt by a previous ministry. The exiled Pastor said he had, “No intentions of pastoring another Baptist church.” The trinity of the pastor’s pain, the pain of the congregation without a home, and my pain intersected at a critical time. This trinity of pain came together at a time and a place for God’s purpose to be fulfilled. Little was it known, that God had me in God’s plans.

There was a passion, which developed in me to want to help people who may have felt they were worthless because they did not have the resources others had obtained. It seemed those with the least looked like the community and myself, in that we were African-Americans and other minorities. As a result of the journey, an inner desire developed to make a difference and help people to maximize their resources.

While working to complete my Master of Divinity at Shaw Divinity School, I studied financial ethics for an ethics class and discovered an inner desire to help the church and the community to work together to help the oppressed out of poverty. Many of the current economic issues are those, which are sometimes ingrained in African-American culture and will take time to dismantle. There is a deep desire to do something to make a difference. That feeling of worthlessness is one with which I can easily identify.

## Context

The feeling of worthlessness intersected with the history of the context of this research project. The church was born out of hurts and pains as it split from a historically social-minded church, which had been formed over one-hundred years earlier. Due to the longevity of the mother church, many in the congregation had been members for generations. Therefore, to leave their church home created a hardship for family members. Some family members stayed with their church, while others left for the newly forming church. It was in this environment a rededication to Christian service occurred in my life.

The newly formed church met in different locations for bible studies and worship services for about six months. After this short time, it moved into the current facility. This was remarkable, in that the church was able to secure a mortgage with only a few months of operational history. The facility was valued at over one million dollars and much of the infrastructure for worship (pews, table and chairs, etc.) remained. God exhibited God's favor by providing a worship center for a community in need of a caring church.

The pastor of the church possessed the perfect temperament for this church and this community. He is a very humble man, who has a deep social communal commitment. He is extremely insightful and intelligent, which has given him great influence across social and political barriers. The pastor has provided the church with a perfect brand for a church intent on serving the community in which it resides.

As of June 11, 2012, the church's official membership was 680 members. The membership rolls include men, women and children, predominately African-Americans,

who have been given the right hand of fellowship, which is the official welcome into the congregation.

An updated membership roster indicated that most members live outside this context area (one mile radius). Resident addresses were from a variety of areas of the city. Many of these areas could be characterized as middle to upper-middle class communities.

A financial survey was conducted as a part of this process. There was not good participation in this process. Less than ten percent of the congregation participated. There were only forty-five respondents. An analysis of the findings shows the majority of respondents were educated and consisted of middle to upper income homeowners. The data also indicated those with more education and higher income were more willing to provide information. Based upon these findings, and the low response rate, the analysis of the survey may be flawed in providing an accurate context regarding the financial position of the membership.

The congregation is different in social status from the community surrounding the church. This difference can create a barrier for the church in serving the community, because the demographic profile of the congregation does not mirror the community profile and they also are not residents in the community.

The context church was birthed from a historical church and with a certain amount of pain. Many of the beginning congregants were lifelong members of the mother Baptist Church. They grew up under the pastorate of a pastor and his son, who succeeded him. It would be after the reign of these legendary pastors that the new leadership of the

mother church took place. This new leadership took place through the selection of the current pastor.

The current pastor is a dynamic leader who led a prominent seminary as dean and professor. He is a graduate of Duke University Divinity School (Master of Divinity) and Southeastern Theological Seminary (Doctor of Ministry). His humble and loving style endeared the congregation to this young energetic preacher. He was knowledgeable and has an effective communication style, which made the congregation excited about learning about the teachings of Jesus. He was raised in a small town in central North Carolina that is only approximately forty-five miles from the context city.

The minister served as pastor at the mother church for three years and left with controversy due to a vote that was slightly less than seventy-five percent support. The by-laws of the church stipulated that a sitting pastor needed seventy-five percent in order to be retained as pastor. Upon his departure about one-half of the mother church's congregation left and began to form a new fellowship under his direction.<sup>1</sup> He has mentioned numerous times his intent was to move on from the pastorate especially from the Baptist denomination. He found that this was not God's will for his life.

The congregation that formed initially called itself the Greensboro Prayer Group. They met at a local predominantly African-American YMCA. They asked the pastor to come and teach Bible Study and lead them during their formation. He accepted the invitation with "no intention of starting another church." Little did he know he was part of God's plan to birth another congregation.

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<sup>1</sup> Nancy McLaughlin, "Internal Strife Consumes Shiloh Baptist," *News and Record*, last modified

On Psalm Sunday 1997, the context church was birthed. The fellowship met at the Downtown Hilton Hotel (now Marriott Hotel). More than 200 members attended the initial service of the church. The pastor and co-pastor were selected with leadership responsibilities.

The fellowship continued to grow and met at the hotel weekly with spirited services. Tithes were taken weekly and deposited. The expenses were not great; therefore the fellowship was able to have a significant savings as they began to look for a permanent edifice in which to worship. Again, God came to the rescue.

Many of those who left the mother church and began membership became a part of a new fellowship with different demographics. There were men and women, young and old, blue collar and professional. The amazing occurrence was there were those lifelong members in their golden years that left the church to start another one without any assurances. They had no permanent place to worship or to have their funerals. One of those persons was my in-law. Therefore, I had firsthand knowledge of the emotional conflicts going on within some members.

Many of the members compared their time at Shiloh with the Israelite's captivity. They often talked about how they achieved a freedom to worship. Many began to worship with more outward emotion than before. There seemed to be a high spirit within the church membership during their stay at the hotel. These people who had spent years at one church had expressed a freedom to worship God outwardly and serve God in the community. God placed them in a community that needed service and God would do it expeditiously by quickly making available to them a church building.

The facility is three levels with an education wing, large sanctuary capable of accommodating 600, and a spacious fellowship hall. The brick building is very well constructed with large stained glass windows. It was one that was very appealing for a new fellowship. The members praised God for bringing them out of the wilderness into the Promised Land.

The Promised Land was a church building in a low-income predominately minority community. The area is a high crime neighborhood with an assortment of noticeable criminal behaviors. This Promised Land was a mecca for ministry. The pastor was community focused and people oriented. His humility is legendary throughout the state, and this is a place where he is challenged to share God's gift. The congregation would become known as "in the image of their pastor." The pain that they suffered together was an impetus to serve others and to become known as a loving church.

Throughout the last seventeen years, the church has continued to be a church that has been open to the community. It is the meeting place for many community events that challenge the powers-that-be and encourage the oppressed. It is a meeting place where gang members met with ministers to forge a peace treaty. It is the place where a fundraiser was held to benefit a two-foot-tall college student who wanted to earn a degree. She would go on and earn her J.D. in 2012. This church continues to be recognized as a place that cares about its community and is innovative in ministry. The church now houses an alternative school for troubled teens seeking to finish their education.

Some of the demographics within a one-mile radius of the church demonstrate the challenges of the community. A 2011 study by Demographics Now estimates that 78.2%



of the 10,555 residents are Black and 9.7% Hispanic Ethnicity within the zip code. The community is 54.5% female with 71.1% earning a household income of \$49,999 or less. The annual median household income is \$28,183 and the per capita income is \$13,580. What stands out is 43.3% of the residents have a household income of less than \$24,999.<sup>2</sup>

Research shows 50.6% are renter occupied households with an additional 12.9% being vacant. These households are largely occupied by 67% of people without a spouse in the household. There are 62.2% in the labor force with 18.1% of those unemployed. Regarding age, there are 25.6% under the age of nineteen years old with 55.3% within 25-55 years old.<sup>3</sup>

These numbers reveal a community that lacks the resources to build strong family units. They lack the financial resources to gain wealth in order to obtain a better life. They lack the home ownership and income needed to get a solid foundation to accumulate any generational wealth. Therefore, there is cycle of perpetual poverty.

The community is oppressed with dilapidated housing and it lacks the basics to live life. People are exploited by predatory lenders and other criminals. There are no grocery stores within walking distance from their homes. Thus the area can be classified as a food desert. Located near to the church are drug houses and areas of prostitution. There have been numerous drug raids within sight of the church. Prostitution transactions can often be seen taking place on the church property. This provides an excellent ministry opportunity for the church.

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<sup>2</sup> “*Demographics Now*,” accessed February 5, 2012, <http://demographicsnow.com/>.

<sup>3</sup> Ibid.

## Synergy

After completing seminary the position of circle leader for the Family Focus programming at the church was vacant. This provided the synergy for this project. Having no idea what God was doing at that time, no plans were made to pursue further studies, but God had other plans.

It was in the circle leader role the passion for the role of financial literacy teachings in the family unit was unveiled. Under this circle, the family roles of men, women, singles and married were organized as ministries. It was through this lens I gained profound insight into how bringing financial literacy to the family unit could lead to increased financial intelligence in the congregation.

In the study of the family, I recognized financial issues played an important role in the well being of the family. Upon reflecting on my own family and recognizing how little conversation went on in the family about money, the problems the lack of communications about money can cause were apparent. Financial issues within the family were not openly discussed; therefore, we had little recognition of how to handle it and how to hold an open discussion about it. While my father did share some important principles of saving and buying, there was little discussion on how to have a conversation about them within the family.

There seems to be a fear of talking about money unless it is from the prospective of prosperity. This message often is spoken of as seeing financial stability as a miraculous event as opposed to a practical lifestyle resulting from biblical living. The Bible speaks clearly about financial issues and practical living.

There is a deep desire within me to declare no one should be characterized as “not worth a nickel.” There is a desire to make it possible for those living a depressed life to be given a chance to recognize they can have more. God has no desire for us to feel worthless because we lack the resources of substance and of love.

This context of church and community provides an opportunity for great synergy to occur which will make it possible to teach methods of financial responsibility. As leader of the church’s family programs, it became obvious how helping to minister to an identified need within the community can bring a newfound excitement to the church. Trying to help residents and congregants overcome feelings of worthlessness has become a deep desire and a major focus of the church’s ministry.

## CHAPTER TWO

### THE STATE OF THE ART IN THIS MINISTRY MODEL

Both the Old and New Testaments use financial analogies and parables to make lessons plain. If we can apply these lessons to family life, there should be a positive outcome. We believe when a Christian learns new ways of handling income and applies them in their lives, there will be a more stable family unit. Upon reflecting on the road traveled, everything that has happened, whether it was thought to be good or bad, has positioned me in this place and in this time. For this purpose, looking in the rearview mirror of my life, it is appropriate to proclaim Romans 8:28 (note my birth date August 28); “for we know all things work together for the good of those who love God and are called according to His purpose.”

It can be observed how lack of financial literacy can be a generational issue. If not addressed, the families without financial instruction will keep sinking deeper into poverty’s depths. There is a widening split in America between the rich and the poor. This is not a partisan phenomenon, but one that has increased during both Democratic and Republican administrations. The top one percent of families’ incomes are nearly twice as large as it was thirty years ago, and is as large as the bottom forty percent combined.<sup>1</sup> At this rate the concentration of wealth

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<sup>1</sup> Thomas M. Shapiro, *The Hidden Cost Of Being African American: How Wealth Perpetuates Inequality* (Oxford, England: Oxford University Press, 2004), 4.

will be in so few hands in America, it will in short order become a plutocracy.

Conservative Kevin Phillips concludes in his book *Wealth and Democracy* with a warning, “Either democracy must be renewed, with politics brought back to life, or wealth is likely to cement a new and less democratic regime-Plutocracy by some other name.”<sup>2</sup>

A report by Daniel Patrick Moynihan titled, “1965’s *The Negro Family: The Case for National Action*,” which was a report for the U.S. Department of Labor has stirred much debate. It made a great impact in the discussion on the African-American nuclear family “would significantly impede blacks” progress toward economic and social equality. Some scholars believe this is the classic example of the victim being blamed for their condition.<sup>3</sup> However, many of his observations are as valid today as when the book was published. Many of the conditions which result in a wealth gap that were prevalent in the first report continue to increase in the second decade of the twenty-first century.

Historically, racial discrimination has played an important and destructive role in generational poverty among people of color. Native-Americans and African-Americans have suffered economic oppression due to banking, housing and governmental discrimination. During the economic growth period following World War II there were discriminatory policies such as “red-lining” and Jim Crow which affected the wealth potential of these peoples. The effects of these policies continue to have an effect on the

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<sup>2</sup> Kelvin Phillips, *Wealth and Democracy* (New York, NY: Broadway Books, 2002), 373-401.

<sup>3</sup> Kenneth Braswell, Elaine Sorensen, and Margery Austin Turner, “The Moynihan Report,” The Urban Institute Gregory, last modified June 13, 2013, accessed July 9, 2013, [Urban.org/uploadedpdf/412839-the-Moynihan-report-revisited.pdf](http://Urban.org/uploadedpdf/412839-the-Moynihan-report-revisited.pdf).

wealth of African-Americans due to legacies that continue to shackle their families into poverty.

There must be a beginning point for the poor to begin to reverse the trajectory of generational poverty. It is becoming clear governmental policy is not going to change the legacy of poverty. Wealth building in the ancestral poverty communities must begin in an organized and collective manner. There has to be a concerted effort by trusted institutions in the community to provide information and guidance about how to begin to build wealth. It is not something that can be changed in one generation; there must be a starting point for dismantling the legacy, which has disproportionately affected the African-American community. One of those trusted institutions must be the church.

In order to transfer wealth into the hands of the underclass, there has to be a focus on accumulating what Thomas Shapiro in his book, *The Hidden Cost of Being African-American*, calls “transformative assets.” He defines transformative assets as inherited wealth lifting a family beyond their own achievements.<sup>4</sup> This says there is something other than income and achievement that plays a role in a person’s access to wealth.

The transformative assets allow the work and assets of one generation to jumpstart the wealth building of the next generation. They allow each generation to build a foundation for the next generation. This happened in 1 Chr. 21:18-25, as David invested in the next generation by buying the land in which his son would build the Temple. David felt an obligation to pay a price for the land. He invested in the future for the next generation. Transformative assets position each descendent with a better opportunity in education, home ownership and other asset building ventures. They are able to go to

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<sup>4</sup> Shapiro, 10.

secondary institutions and finish with little or no college debt. They are able to make larger down payments for homes in desirable neighborhoods, which increase the wealth of the family. Then they are able to put their children into more desirable school districts and continue the same process over again. This process continues to cause a widening of the wealth gap.<sup>5</sup>

In this reading, how the lack of assets hinders the poor from achieving the basics of life is highlighted. The premise is the lack of assets hinders the mobility of a family.<sup>6</sup> It is difficult to build wealth when the poor are confronted with problems of transportation, joblessness and lack of necessities for being presentable when they get a job interview. If they have children they are confronted with the challenge of finding childcare while seeking a job. These issues are just a few which can hinder the poor from starting the process of moving from poverty to wealth sustainability.

Wealth is different from income. Many people act as if their income is the primary instrument of wealth. Wealth is having ownership and control of the available resources while income is a salary or a replacement to salary. There is a valid distinction that wealth is more permanent and is transferrable generationally.<sup>7</sup> There is an inequality of wealth between whites and African-Americans. This inequality continues to widen from generation to generation.

This project consisted of conducting case studies on people with comparable life conditions between whites and African-Americans. There was a sizable difference due to

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<sup>5</sup> Ibid.

<sup>6</sup> Ibid., 31.

<sup>7</sup> Ibid., 33.

whites having more generational wealth as opposed to their counterparts. This wealth allowed whites the advantage of a getting a stronger starting foundation and a better start in life. It contributed to improving the educational level, to moving to a more desirable neighborhood and other advantages, which sometimes go unnoticed.

The book tells the history of how wealth disparity began with homeownership initiatives of the 1950's. It was during this period there was a great increase of homeowners. Due to restrictions by banks and other agencies, African-Americans were discriminated against and unable to take advantage of the chance to become homeowners. That action delayed wealth-building opportunities for African-Americans. It has been increasingly difficult to catch up ever since. In fact, the wealth gap among whites to blacks is \$33,500 to \$3,000, respectively.<sup>8</sup> There must be a strategy to overcome the lack of wealth as it impacts the holistic life of those trapped in poverty.

There must be a partnership of public and private policies with principles that will shift the trajectory of poverty. Shapiro proposes an asset for equality.<sup>9</sup> One of the policies proposed is a Children's Saving Account, which deposits \$1000 in a saving account for every child born. Additional deposits could be tied to achievements the child makes throughout their growth into adulthood. One suggestion was to tie the account to a financial literacy classroom instruction. The author recognizes the importance of financial wisdom in the dismantling of poverty. It is important for this generation to begin to learn about issues that affect poverty. There are numerous programs which teach financial literacy, but very few that teach from a biblical perspective. The church has a

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<sup>8</sup> Ibid., 49.

<sup>9</sup> Ibid., 183.



unique opportunity to teach these biblical principles. She has to be receptive to that charge. The church has to become aware of how faith and wisdom can empower the community to change the course of poverty.

Faith should shape the core beliefs of a Christian. It should have a tremendous effect on the way they live life. Not only should it affect their religious activities, it should inform their holistic existence. There is a connection between faith and wealth according to a study conducted by Dr. Lisa Keister. The study's outcomes demonstrate that other areas of life also had an impact on the wealth of individuals and the family's attainment. This included family formation, education, and family dissolution. The study concluded these processes affected wealth, and religion was an ingredient as well.<sup>10</sup> Having guiding principles should not only impact these processes, but should lead to an increased income and a more favorable financial outcome. The studies stated religion may have a direct affect on wealth because it improves a person's decision making or choices through the way a Christian lives—by faith. Their religious values play a direct role in the choice of jobs, financial decisions, and other life choices.<sup>11</sup> Though the way a Christian lives is by faith, their financial life is ordered. Therefore, the church can play an important role in this area of life through the wisdom that is stressed by biblical principles. If faith affects financial outcomes, it is important it is addressed in a dynamic way.

If faith or religion orders the way our lives are lived and wealth is built through transformative assets, it is reasonable to believe there is a connection between what is

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<sup>10</sup> Lisa A. Keister, *Faith and Money: How Religion Contributes to Wealth and Poverty* (Cambridge, CT: Cambridge University Press, 2011), 8.

<sup>11</sup> *Ibid.*, 9.

done in a family through faith and what is passed down generationally. The inheritances are more than financial; they are passed down through values, life processes and wisdom. Keister noted children learn the patterns of their caregivers, family members and acquaintances they mimic. If properly ordered generational literacy can lead to greater financial wealth building.<sup>12</sup> Therefore, the values should be ordered by the Bible, for the Christian, should be the guiding light for how their financial resources should be handled. If the Christian family begins to follow biblical instruction, it will begin to impact the next generation creating transformative wealth.

An analysis of wealth by religious affiliation is even more revealing. Dr. Lisa A. Keister, author of *Faith and Money; How Religion Contributes to Wealth and Poverty*, found that Black Conservative Protestants had the least amount of wealth with an average net worth of \$50,692. When compared to members of other religious affiliations, such as White Conservative Protestants (\$189,088) and Jewish (\$705,564), the net worth of Blacks of a similar affiliation is miniscule.<sup>13</sup> This finding would be expected when compared to the overall population and the gap between these demographics. The net worth of Black Conservative Protestants and Hispanic Catholics (\$58,188) is well below the average of all other affiliations including those without any affiliation (\$384,172).<sup>14</sup> These two demographic groups bring up the rear in homeownership, which is the foundation for wealth building.<sup>15</sup>

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<sup>12</sup> Ibid.

<sup>13</sup> Ibid., 86.

<sup>14</sup> Ibid.

<sup>15</sup> Ibid., 100.

There must be recognition within the African-American community and in churches of other races, of the issues that poverty brings to their neighborhoods. One of the issues with this context and in many others churches is that many members live outside of a five mile radius of the church's physical location. The church is asked to serve a population with whom they may have little in common with regards to financial parity. An analysis by the pastor for 2013 found, out of 432 persons who contributed to the church, 240 gave less than \$200 during the year. This demonstrates the realness of the poverty within the church. If the church is to make a major impact in the communities they serve, it is imperative they manage their own personal finances. Members must begin to think about how they can dismantle generational poverty and shape a stronger community with biblical teachings.

There is a challenge within the context of the African-American church, which has to be addressed in order to begin to teach principles of biblical financial literacy. The challenge is not from outside the individual churches, but from within them. The challenge that the church faces is one that is recognizable through churches in urban areas throughout the country. Any church of medium to large size, with a diverse congregation, will likely encounter the challenge of the church having two congregations, as it relates to where they reside geographically and economically. Many churches have members who live outside the service area of the church, and they are not in financial fellowship with the people in the church community.

The challenge of reaching, preaching and teaching in a church with the same challenge that is presented by this project's context, is addressed by Dr. Marvin A. McMickle. He describes the challenge he faced in a church in Cleveland, Ohio. Dr.

McMickle contends in the book entitled *Preaching to the Black Middle Class: Words of Challenge, Words of Hope*, that the Black middle class must have a mental transformation that shifts from one expecting to receive a check to one who is giving a check to one in need.<sup>16</sup> The African-American church must see herself collectively as supporters of institutions within the community that benefit the community. There is no implication of segregation in this statement, but the fact remains that if the support for the Historically Black Colleges and Universities and other institutions is not provided consistently, these institutions will become extinct. Our churches have to begin to see the power that resides in their pews and pulpits. They must begin to have a conversation on money matters.

There are some who debate the appropriateness of the church's role in discussing financial matters. Some have tagged any mention of money as prosperity preaching. Some theologians say it should not be the church's mission to address the needs of the people, such as feeding the hungry. Their argument is the only role of the church is to preach the gospel and save souls.<sup>17</sup>

The prosperity message can cause confusion if it is left to preaching about money in the church. Some congregants get concerned when the challenge of stewardship and financial responsibility is brought before the church. When these subjects are highlighted, there is a noticeable reaction from some within the church walls.

The issue of prosperity preaching is discussed by Pastor Ken Jones of Glendale Baptist Church in Miami, Florida in his book *Keep Your Head Up*. The issues were

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<sup>16</sup> Marvin A. McMickle, *Preaching to the Black Middle Class, Words of Challenge Words of Hope* (Valley Forge, PA: Judson Press, 2000), 101.

<sup>17</sup> Ibid.

predominately examined from the conservative evangelical position that sometimes has a negative view of the social gospel. In the chapter on prosperity, Pastor Jones discusses preachers whom he describes as preaching a “prosperity gospel,” which uses a “name it and claim it” message. Another label used for this preaching message is “word of faith.”<sup>18</sup> The media has provided a platform for many of these preachers to garner a very large following in the African-American community, and they have a diverse audience. In fact, close observation will show many young preachers currently are emulating the styles of the preachers highlighted as preaching a prosperity gospel.

The debate for Pastor Jones is one of a doctrine orthodoxy and liberalism. His challenge to the preaching of the word of faith is that it has a doctrine of humanism in opposition to one of Soteriology. He said there was a departure from doctrinal preaching to one that stresses human potential.<sup>19</sup> His voice seems to be one opposed to the teaching and preaching of any subject outside of a narrow view of biblical genres.

There is an implication by the author that there is little in the human experience upon which humanity has an impact.

He stated:

Prosperity theology teaches individuals to trust in one’s own ability to change circumstances by applying prosperity principles, and this somehow activates God’s power and favor. But Biblical Christianity teaches that God’s power and favor are at work, and His purposes are being accomplished even in trying circumstances.<sup>20</sup>

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<sup>18</sup> Anthony Bradley, *Keep Your Head Up* (Wheaton, IL: Crossway, 2012), 177.

<sup>19</sup> Ibid., 187.

<sup>20</sup> Ibid., 194.

This statement implies there is an either/or position within the God/human interaction. This western worldview of compartmentalization can hinder Christians from seeing the role they can have in living holistically.

These perceptions within the church community can limit the effectiveness of preparing a congregation for teaching and preaching on a controversial subject. Great preparation and leadership support has to be achieved in order for the congregation to receive a message about money. It takes respected and tested programs and leaders, to get the congregation to be receptive to a message that has received negative attention in a church with traditional values.

God sent a great resource regarding the role of the church on the issue of financial stability during United Theological Seminary's August 2013 Intensive. One of the worship speakers was Reverend Doctor DeForest Soaries, who is pastor of First Baptist Church of Lincoln Gardens, in Somerset, New Jersey. Dr. Soaries was featured on CNN News for a feature entitled, "*Almighty Debt*." The program showed how Dr. Soaries led the church out of corporate and individual debt. He also authored a book called *dfree*, which is a tremendous resource in overcoming the challenges mentioned above.

Dr. Soaries helped give a practical example of how the discussion about money can be held in a traditional church. He said he was charged to lead his congregation out of a large debt challenge. Dr. Soaries was at the point of leaving the church due to the financial problem the church was facing.<sup>21</sup> He noticed the luxury cars in the parking lot of

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<sup>21</sup> Deforest B. Soaries Jr., *Dfree: Breaking Free from Financial Slavery* (Grand Rapids, MI: Zondervan, 2011), 22.

the church and recognized the problem was one of consumer debt.<sup>22</sup> It was from that observation that Dr. Soaries designed a program called *dfree* and sought to break the chains of financial slavery.

### **A Practical Model**

In his book, Dr. Soaries provides the roadmap the church followed to pay off their debt and how the church increased tithing by over one million dollars in one year. In fact, after six months giving at the church had risen over \$500,000. This movement did not come about without opposition, but there were rewards as well.<sup>23</sup> He did this through teaching his members about financial matters and by making it a part of the church culture. They made it applicable in their everyday living. He recognized that discussion on money is emotional, cultural, psychological, and spiritual.<sup>24</sup> His book provides insight into the challenges that must be overcome if this work is to be performed.

The book takes an approach much like the twelve step programs of Alcohol and Narcotics Anonymous. He breaks the process into four levels with three steps to each level. These steps take the participant from recognition of the problem within to being a teacher of the program. This book provides a great framework of how to dismantle the individual financial problems and helping the church to achieve her fiscal goals.

This book was used as a tool during the application of this project. It provided an organized resource for the congregation to follow and a visual of what can be achieved

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<sup>22</sup> Ibid., 23.

<sup>23</sup> Ibid., 24.

<sup>24</sup> Ibid.

when biblical principles are applied to our fiscal matters. The book addressed financial debt, delinquency and deficiencies in how individuals handle their finances.<sup>25</sup> It is helpful as it provides a chapter for giving leadership to launching a program within other churches.<sup>26</sup>

One challenge to the western ethos is the assertion that life is divided into compartments. Many people have a problem with discussing money in the church. Dr. Soaries encountered this problem as he prepared to introduce the *dfree* program to the congregation. Others took a wait and see attitude.<sup>27</sup> Some members said financial issues should not be brought into the church's pulpit.

Another resource which helped give insight to faith and finances was the publication, *Temple, Tithes, and Taxes* by Doctor Marty E. Stevens. This publication provided insight into the role the Temple played in the economic life of the Israelite people from Solomon to Jesus. The temple functioned as the central and centralizing institution.<sup>28</sup> The publication illuminates how the temple played an important role in the life of the people and the politics. This illustrates to the church that there is no separation in how faith should be applied holistically. The temple provided employment, owned property, received taxes, and acted as a banker, which provided loans to the Jews. These loans made it possible for the agriculturally based society to plant and harvest their grain.

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<sup>25</sup> Ibid.

<sup>26</sup> Ibid., 183.

<sup>27</sup> Ibid., 24.

<sup>28</sup> Marty E. Steven, *Temple, Tithes, and Taxes: The Temple and the Economic Life of Ancient Israel* (Grand Rapids, MI: Baker Academic, 2006), 1.



This was important to the sustainability of the community. One of the great problems of the church collectively and individually, which needs discussion is debt.

Until the middle of the twentieth century, credit was an asset universally for the community. Credit is not new to the economy of this country. As far back as the founding of this great nation, services and products were exchanged on an installation basis or when the harvest came in. Many farmers received their seed on credit and paid at the harvest. Most of the country's products were built around agriculture. In the 1800's, about ninety percent of Americans lived in rural areas and seventy-five percent were engaged in the production of food.<sup>29</sup> Therefore, most of the products were produced around the need for that industry.

Credit was delivered to the borrower by those in the community who knew the borrower and had a vested interest in the production of his crop. The community prospered as the production of the crop increased. The lender ate the same foods as the borrower, and each family depended on the other. This arrangement worked because of mutual respect and community dependency.<sup>30</sup> This would not remain the same!

Most credit was issued in the of form consumer loyalty cards which were not used as profit generators. They may have charged only about one percent interest on the loan.<sup>31</sup> In 1950, the Diners Club was the first general use card, which could be used at multiple locations. This would set the stage for an explosion of cards to come.

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<sup>29</sup> "The History of Credit Cards," Creditcards.com, accessed May 12, 2012, <http://www.creditcards.com/credit-card-news/credit-cards-history-1264.php>.

<sup>30</sup> Ibid.

<sup>31</sup> "America's Credit History," Good Morning America, accessed December 28, 2008, <http://www.cbsnews.com/video/watch/?id=4688535n>.

The single most significant factor that caused an explosion in the issuing of credit cards was the deregulation of the credit card industry in 1978.<sup>32</sup> This opened the door for cards to be issued by banks across state lines charging the highest rate permissible by that state. This got the banks involved, making it a huge cash generator for them. Cards were issued to college students and to others who had no discipline in matters of handling credit and debt. In fact, there was one instance in which a credit card was sent to a dog, which shows the greed of the banking industry.

Since 1980, the industry has grown over 2000 percent with income over \$1.9 trillion a year. The average household has about 11 cards with over \$11,000 in debt.<sup>33</sup> This has caused a tremendous strain on household budgets. This does not take into consideration other debts that a family may have, debts such automobiles, mortgage, and college loans. All of these loans carry interest rates that if not paid in a responsible manner keeps the consumer mired in debt for a lifetime.

Debt seems to be the most significant area of concern for other biblically based programs and their leaders. It is noticeable that addressing debt is vital to addressing the financial integrity in one's life. Dr. Soaries addresses debt, delinquency, and deficit as the focus of biblical financial wisdom.<sup>34</sup> His view is shared by another well-respected financial pundit, Dave Ramsey, radio talk show host, and author of *Financial Peace Revisited*. This publication is a new edition of a previous bestseller. He provides wisdom on handling all aspects of financial literacy. He claims the hardest job of persuasion is in

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<sup>32</sup> Ibid.

<sup>33</sup> Ibid.

<sup>34</sup> Soaries, 24.

the dumping of debt.<sup>35</sup> Mr. Ramsey also stressed the emotional attachment to money and how it is handled.

Debt elimination allows a person, family or community available resources that can begin wealth building, because they pay less money in interest. What can one do with the money that has to be given back with interest? If it were saved or invested, the start to changing the next generation's financial picture would have begun. Biblically, debt is addressed in Prov. 22:7, "The rich rule over the poor and the borrower is slave to the lender." This verse is stressed by Dr. Soaries<sup>36</sup> and Mr. Ramsey<sup>37</sup> as the foundation for debt elimination. Being free from debt, aids in the ability to control one's financial sustainability.

Instead of passing on a legacy of debt to the next generation, one should eliminate that indebtedness from the portfolio of one's life. This can change the finances for the next generation. It is vital that church members become educated about how to handle money biblically and learn how mismanagement of finances can negatively impact those left behind.

Nowhere is this point made clearer than in an electronic program named *Crown Financial Ministries* (CFM) which was founded by Larry Burkett and Howard Dayton in 2000. Burkett has been credited as the engine for CFM. He too addresses debt as the destructive chain that holds people in bondage. He used Prov. 22:7 and Rom. 13:8, as both states, "Owe no one anything, except to love one another, for the one who loves

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<sup>35</sup> Dave Ramsey, *Financial Peace Revisited* (New York, NY: Lampo Press, 2003), 67.

<sup>36</sup> Soaries, 33.

<sup>37</sup> Ramsey, 73.

another has fulfilled the law.”<sup>38</sup> When individuals eliminate debt they have resources that allow them to become more generous. Their giving increases. This moves the individual into a position of collective or communal empowerment.

When money is viewed as a tool to build the community, the attitude changes from “my wealth” to “our wealth”<sup>39</sup> and begins to redefine what it means to be wealthy. It is not acquired for the purpose of hoarding but it can be used to address the needs of the community together. This is supported by Burkett who believes in a “minimum testimony” of giving to one’s own congregation before giving to other ministries.<sup>40</sup> Our first giving should be as a tithe and offering to the body of Christ for that community to support operations and further evangelism. The giving should not stop at the households of faith but should continue to promote the holistic life of the community.

### **It Takes A Village**

Dismantling the legacy of financial ignorance in the African American community requires an investment in community. Many of the traditional minority communities lack the basic resources needed to sustain a lifestyle outside of poverty. The school systems are disadvantaged, the infrastructure is substandard and the economic matrixes are lacking in vitality. There must be reinvestment by those who have the resources and the motivation to bring about communal change.

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<sup>38</sup> Larry Eskridge and Mark A. Noll, *More Money, More Ministry, Money and Evangelicals in the Recent North American History* (Grand Rapids, MI: Eerdmans Publishing, 2000), 326.

<sup>39</sup> Ibid.

<sup>40</sup> Ibid., 331.

Just making a donation into the community will not bring about the generational change needed to break the silence. There must be a monetary, emotional and spiritual investment in these communities. The church has to follow the example of Christ in order to facilitate change holistically. No amount of charity can replace the investment of living in the community, shopping in the community, and having daily contact in the community. It is important for there to be an economic revival within the blighted community. Dr. John Perkins who is founder of Christian Community Development Association (CCDA) stresses the importance of community development for the sustainability of economic empowerment. It is important to develop people if there is going to be longevity of economic development. Children have to be taught at a young age, and they must see it in operation within their homes, communities and churches. Dr. Perkins says, “What is owned first is yourself. You must turn yourself into an asset.”<sup>41</sup> It is important to teach principles that help manage the human asset of, “Me.” This requires a collective community effort.

The church can play a vital role in providing a compelling biblical message to inspire the Christian community to see the importance of mentoring, teaching and supporting economic development. If the church would use its economic strength to support members in business there can be a model for the congregation.

Once there is a change in “Me,” there can be a change in the behavior of how individuals view their economic resources. Paul says in Romans, we must be transformed by renewing the minds. There has to be a belief that it has to be done collectively. The motivation has to be one of community. Dr. Perkins agrees the motivation cannot be one

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<sup>41</sup> John Perkins, *Beyond Charity: The Call to Christian Community Development* (Grand Rapids, MI: Baker Books, 1993), 120.

of just self-interest, but there has to be a strong commitment to each other, a unity of purpose.<sup>42</sup> The church should be the agent to bring about that communion and covenant.

Dr. Perkins presents us with a model of economic development through biblical financial principles. These principles are both individual and communal. When individuals learn how they can practice sound stewardship over their resources, they then can make progress in making an impact on their community. This is important, as many of the biblical life principles are designed for the betterment of the community. These principles were integrated into the culture of the biblical writers; therefore these principles were taught as wisdom teachings. An examination of wisdom as an inherited principle will follow.

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<sup>42</sup> John Perkins, *A Quiet Revolution* (Pasadena, CA: Urban Family Publication, 1976), 117.

## CHAPTER THREE

### THEORETICAL FOUNDATION

The foundation of Christian belief is the scriptures within the Bible are the inspired word of God. If this is true, it is the guiding instruction for living a holistic life. The Bible should be the manual the Christian turns to for all instruction. In fact, Paul tells Timothy in 2 Tim. 3:16 -17, “All scripture is inspired by God and is useful for teaching, for reproof, for correction, and for training in righteousness, so that everyone who belongs to God may be proficient, equipped for every good work.”

When teaching lessons concerning wealth achievement and healthy living, the Bible is an excellent resource. The use of an extensive biblical exegesis provides insight into how God has instructed human beings to live. This section will examine Prov. 3:1-12 and Matthew 25:14-30, as a foundation for *Developing a Model to Break Silence on Financial Literacy in an African-American Church in the Postmodern Era*.

Proverbs is one of five wisdom books in the Judeo-Christian canon. The books of Job, Psalms, Proverbs, Ecclesiastes and Songs of Solomon can be found between the historical and major prophets in the biblical canon.

Proverbs is a subsection of the “The Writings” in the Hebrew canon. The Writings are termed ‘*hagiographa*’, “sacred writing” in Greek by Church fathers. The Writings

are believed to be a collection of books with the intent to highlight the human experience in their relationship with God.<sup>1</sup>

The order of the writings varies in the Jewish and Protestant canons. In the Jewish canon, the Writings (*Ketuvimis*) form the third section of the Wisdom Literature: Tanath, Song of Songs, Ruth, Lamentations, Esther, Ecclesiastes, Ezra, Nehemiah and Chronicles. The order is different than in the Protestant canon where they are arranged in this order: Psalms (poetic), Wisdom, Ecclesiastes, Song of Songs, Ruth, Lamentations, Esther, Daniel, Ezra & Nehemiah (combined), and Chronicles.

This section will make the case that Wisdom Literature has provided life's guiding words and principles throughout the history of humankind. Specifically, it will focus on the biblical exegesis of selected passages of the third chapter of Proverbs. These passages highlight some of the important teachings of life's principles to the community. There will be a brief history of how Proverbs made its appearance into the Hebrew Writings. It provides insight to how Divine Wisdom is to be shared for the greater good of the body. This wisdom should not be kept silent.

Wisdom has maintained an eternal presence since the beginning of recorded history. It is surmised that Wisdom resided with humans even before the documentation of words from the sages of antiquity. The words of Proverbs 8 place Wisdom alongside the Creator at the time of creation. If this Proverb is true, as Christians believe, Wisdom has been with humankind from the beginning of time.

It is the thesis of this document that the more wisdom a community acquires the better its application of this wisdom is. This application, when properly applied to holistic

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<sup>1</sup> William Sanford Lasor, David Allan Hubbard, Fredric William Bush, *Old Testament Survey* (Grand Rapids, MI: Wm. B. Eerdmans Publishing, 1982), 485.



living, will begin to produce positive results. Wisdom sets down the rules for success and living happily. Experiential wisdom of antiquity has been passed down pedagogically in the form of proverbial and contemplative wisdom.<sup>2</sup> These wisdom sayings were not confined to the Hebrew community and writings.

While King Solomon is credited with composing the Hebrew's canonized Wisdom texts, evidence reveals there was Wisdom Literature that dated much earlier than the Hebrew text. It included literary forms, ideas, motives, and emphases.<sup>3</sup> This demonstrates wisdom was present even before the instructions of Solomon.

As mentioned above, two forms of wisdom literature are: proverbial and contemplative. The proverbial includes short sayings that give rules of life. Many of these short piety sayings are words of experience or observations. An example of this form of wisdom is the canonical book of Proverbs. The contemplative wisdom includes more lengthy sayings about life problems. Job provides an example of this wisdom. These biblical examples are not the only wisdom available; in fact these writings may have come much later in antiquity. Earlier writings could possibly have been an influence on the Hebrew literature. Careful examination will bring to light similarities between the wisdom sayings of earlier cultures and Hebrew wisdom sayings.

While Divine Wisdom has been present with the Divine and has given Divine instruction since the beginning of time, documentation has been scarce before writing was introduced by Sumerians at the dawn of the third millennium.<sup>4</sup> Egypt and

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<sup>2</sup> Ibid., 448.

<sup>3</sup> J. D. Berry and L. Wentz, Logos Bible Software, *Lexham Bible Dictionary: The Book of Proverbs*, (Bellingham, WA: Lexham Press, 2012).

<sup>4</sup> John Bright, *History of Israel* (Louisville, KY: John Knox Press, 2000), 432.

Mesopotamia would provide a history of earlier Wisdom Literature. These cultures are highlighted briefly below.

The building block of wisdom is the passing down of learned information through instruction from one generation to another. This can be done in many different arenas including institutional, family or communal. In addition to Wisdom Literature, there is ancient and contemporary literature operating in the known world. The biblical text in 1 Kings 4:30, makes a boast that Solomon's wisdom surpasses "the wisdom of all the people of the east and all the wisdom of Egypt." Some of the ancient Egyptian wisdom texts can be dated to the Pyramid Age, continuing for two millennia.<sup>5</sup> There is a comparative Egyptian wisdom text with the Hebrew Proverb written in pedagogical style. The ancient text is *The Teaching of Amén-ém-opé*, the only literary text that demonstrates a connection to Hebrew wisdom literature. This writing was dated 1100 B.C.E. and was seen to have a direct influence on Prov. 22:17-24. Needless to say this was not the only Wisdom Literature from the ancient cultures prior to the forming of the Hebrew community. Other writings can be dated 2450-2300 B.C.E. in *Instruction of Prince Hardjedef* to the youngest in *Instruction of Papyrus Insinger* composed in the first century C.E.<sup>6</sup>

Mesopotamia is believed to have been the location for the origin of writing during the Protoliterate Period (3300 -2900 B.C.E.). It was during the fourth millennial period

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<sup>5</sup> J.B. Pritchard, *Ancient Near Eastern Text* (Princeton, MA: Princeton University Press, 1955), 412-425.

<sup>6</sup> Richard J. Clifford, ed., *The New Interpreters Bible: A Commentary in Twelve Volumes, Volume V, Introduction to Wisdom Literature* (Nashville, TN: Abington Press, 1997 ), 3.

that literacy was developed and applied to economic usage, which centered on the area of the temple.<sup>7</sup> The temple has been an important source of wisdom since it was built.

Therefore, it may be no accident the three units of literacy, economics, and religion would intersect during the origin of civilizations. This triangulated intersection of teaching biblical financial principles is as important to our contemporary community as it was to the community in ancient Mesopotamia.

It is thought civilization began in Lower Mesopotamia by the Sumerians, and it was in this language the earliest writings were written.<sup>8</sup> It could be assumed this wisdom language was preserved by oral sages who continued the tradition of passing proverbial sayings down to later generations. It is no accident civilization formed in the same region as the first writings, because writing is symbolic of a civilized community.

There is a close parallel to the Solomon story in the Sumerian archives in the genre of Instruction called “*Instructions of Suruppak*” dating to 2600-2400 B.C.E. In fact, this writing was used in classrooms to teach students and contains some of the literary sayings which are in Hebrew Wisdom texts.<sup>9</sup> This may be the forming of what would become the Solomon wisdom story.

Another genre of earlier Sumerian wisdom writings was the “proverb collection” which is believed to have had no influence on the biblical proverbs.<sup>10</sup> This view is held by some scholars even when consideration is given to similarities in both proverbial

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<sup>7</sup> Bright, 30.

<sup>8</sup> Ibid.

<sup>9</sup> Clifford, 3.

<sup>10</sup> Ibid.

writings.<sup>11</sup> It is difficult to consider there is no influence of the Mesopotamian culture on the writings of the Hebrew proverbs when consideration is given to how Wisdom literature was passed down through generations and how stories such as the creation and the flood stories from Mesopotamian culture were passed down and included in Biblical text. These cultures would provide a foundation for passing down of wisdom to a new community that was to be formed through syncretism. Syncretism is used here to mean that which one brings with them as they cross different cultures.

The beginning of Hebrew history came out of Mesopotamia with the story of Abraham. It is not farfetched to believe Abraham would take with him teachings of his prior culture. If wisdom has been present with the divine Creator, it is safe to believe it flowed out of Mesopotamia inside of Abraham. The “instruction and proverb” which Abraham learned in his academy was with him to pass down to his descendants.

Abram and his family traveled from Haran in Mesopotamia to Canaan. When a severe famine struck Canaan, the family moved to Egypt and stayed there until he was asked to leave. He left with all his possessions and traveled to Negev (Genesis 12). Abram located between two prominent Wisdom cultures during his migration to the Promise Land. Abram migrated from Mesopotamia to Egypt and resided in Palestine. It is safe to believe that Abram was influenced by the wisdom sayings and experiences in those two dominant cultures. The merging of ideals created in Abram a syncretism he incorporated into his personality.

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<sup>11</sup> Ibid.

This syncretism was formed during the Hebrews sojourn in Egypt. It is believed that during their stay in Egypt the early Hebrews were influenced by the culture in which they were raised. These early mothers and fathers passed these sayings down to their sons and daughters. Solomon collected the sayings that had their origin in Mesopotamian and Egyptian cultures. Wisdom by nature should be passed from generation to generation, across cultural divides influencing the lives of those who are to follow in their footsteps. It is important that contemporary communities identify wisdom sayings to be passed down generationally. There is no debate about whether there is to be wisdom.

Like the cultures Abraham came in contact with during his journey to the Promised Land, the Israelites had a class of sages who were teachers of wisdom. This was not relegated to males exclusively but included females as represented by texts such as Judg. 5:29 and 2 Sam. 14:22-20.<sup>12</sup> There is debate regarding the establishment of an office for sages and scribes and if there were schools for these wise persons.<sup>13</sup>

Some believe the setting for Proverbs was in a school or educational context for males and females.<sup>14</sup> This would have been a novelty for the era in which the dominant instruction was provided for males. Evidence of schools can be located in archaeological and literary documents in other Middle Eastern cultures. Although Israel and Judah are lacking documentation, it is believed by scholars that these schools existed in Hebrew lands.<sup>15</sup>

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<sup>12</sup> Lasor, Hubbard and Bush, 456.

<sup>13</sup> Ibid., 457.

<sup>14</sup> Leo G. Perdue, *A Bible Commentary For Teaching and Preaching* (Westminster, England: John Knox Press, 2000), 21.

<sup>15</sup> Ibid., 21.

### Old Testament Foundation: Proverbs 3:1-12

As noted above, Proverbs is located in the genre of Wisdom Literature. It is proverbial in style with short sayings that provide guides for living. Some believe Proverbs served as a school manual to teach ethical living to elites in the royal courts.<sup>16</sup> These lessons were taught by sages whose identities and roles have modern scholars puzzled.<sup>17</sup>

Proverbs 3 depicts a sage passing down valuable holistic life information to a younger pupil. The fifth and sixth verse of the chapter provide vital instruction on trusting God in all that is done and God will direct the path. By following God's instruction there will be success in living a holistic life. These verses will be examined. The examination will be conducted through a historical and literary critical viewpoint.

These twelve verses are defined as a unit by most commentaries. This is an instructive or pedagogical strophe about how to live life with God and other people in the community. It contains six couplets of two lines with a teaching and result format. This unit places loyalty and faithfulness to the teacher, to the wisdom tradition and to God as a high priority. This is shown by giving of one's substance and first fruits.<sup>18</sup> Loyalty is important in the pedagogical process because the teacher, the pupil and the source must be honored and trusted.

This chapter begins with a negative and a positive admonition to remember what is being taught in the following verses. The sage implores the student to "live out" the

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<sup>16</sup> Ibid.

<sup>17</sup> Ibid., 23.

<sup>18</sup> Ibid., 96.

teachings (*torah*) and commandments (*miswot*). The implication is to keep these directions in the forefront of your life. This direction is given in Deut. 8:11 in regards to how the community was to remember the teachings of Yahweh. Living out wisdom commands was a moral command. The heart spoken of has its root as “lib” referring to the center of the human or the inner self.<sup>19</sup>

It is vital that this generation of contemporary sages stress the importance of living out biblical principles and that they stress how stewardship over their resources can lead to holistic living. There must be a passing down of positive aspects of living.

As a result of living out the teachings and commandments, the student will increase the length and quality of life. The word length is translated from the Hebrew “*orek*” which can be translated as long life or forevermore. It is likely to be used for long life here because the subject is not the wisdom but the student. The words “*yamin* and *senot*” are defined periods of time, such as lifetime.<sup>20</sup>

The next reward for living out the admonition of wisdom is increased (*yasaph*) welfare or increased prosperity (*shalom*). This combination of long life and well being is critical to a full life.<sup>21</sup> The sage is making the student aware that a long life is not central alone to living, but living a long prosperous life is important.

Prosperity is not confined to finances but as noted in the Hebrew word “peace” can be increased. The word *shalom* implies more than peace or absence of war, but it speaks of living a holistic life. This will be further examined in this document.

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<sup>19</sup> Ibid., 97.

<sup>20</sup> Ibid.

<sup>21</sup> Ibid.

The next couplet implores the student to have loyalty (*hesed*), which is commitment and dedication. They are to have faithfulness (*emet*), which calls students to be reliable. This commitment and reliability is to the teaching that the sage is giving. The students are told to apply these teachings to their lives and remember them at the deepest level of memory. By binding them around the neck, virtues lie close to the heart where the center of life is.<sup>22</sup>

The positive result of this admonition is there will be divine and human approval.<sup>23</sup> The sage tells the student he will have favor (*hen*) and good reputation (*sekel*) in the eyes of God (*elohim*) and humankind (*adam*). The assumption that these two aspects of life were essential to being a complete life was prevalent during antiquity. Therefore, the fulfilling of the previous admonition provides a holistic life. This sets the stage for the next couplet by introducing the divine into the study.<sup>24</sup>

This third couplet identifies where true knowledge and wisdom is achieved. The sage instructs the student that reliance upon the Divine is central to wisdom. It is a core virtue to wisdom reliance or trust (*batah*) in Israel's monotheistic Divine, Yahweh. The student is instructed to trust in Yahweh with all his inner being, including his mental, physical and spiritual being. This speaks of Yahweh's complete existence. The sage warns the student not to rely on his own limited understanding. He is to seek the deeper wisdom of Yahweh. This deeper understanding should be applied to all stages of life, including their finances.

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<sup>22</sup> Perdue, 97.

<sup>23</sup> Raymon C. Van Leeuwen, *New Interpreter's Bible: A Commentary in Twelve Volumes, Volume 5* (Nashville, TN: Abington Press, 1997), 48.

<sup>24</sup> Perdue, 98.



The student is instructed to '*daehu*' (recognize, observe, acknowledge) Yahweh in all that he does within human conduct. This observance is to be present without exception. It is to bring Divine Wisdom into dialogue with Prov. 1:7, regarding where wisdom begins in the fear (*yirat*) of the Lord. This is the thesis of the entire book of Proverbs, that true wisdom, understanding and knowledge begins with the reverence of the eternal sage, Yahweh. Yahweh will give you an upright way of living. When trusting in Yahweh, the student will lead an upright life.

The next imperative instruction is delivered in the negative for the student to not to be self-consumed but to have humility. This connects the strophe with the previous couplet in that it focuses on the Divine for all knowledge. It restates the fear or relevance of the Divine as an important factor in obtaining knowledge.

This is a prohibition against the artificial secular intelligence as a way to live a moral life. That wisdom can only come from the Divine. The student is to turn away from evil (*mera*) and to turn to Yahweh.<sup>25</sup>

Resulting from the admonition or imperative is the reward of '*riput*' (good health or healing) to the body. Yahweh provides a correct view of living a wholesome and correct life. This moral living by divine direction provides a holistic lifestyle.<sup>26</sup> If the student couples this with the proceeding imperative, he will achieve a healing and '*siqqui*' (fresh strength or nourishment) and continue to live a healthy life.

This couplet moves to the practical application of the student's wisdom and its rewards. In the Hebrew culture, having wealth brought honor and shame to the

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<sup>25</sup> Leeuwen, 49.

<sup>26</sup> Ibid.

individual's community. It is the way the individual uses his wealth which is important.

Using an old phrase of "putting your money where your heart is" would seem appropriate for this verse. In the Hebrew culture this would be the first fruit/first born or the very best of their substance and what is produced. The fact that these thoughts are spoken in agricultural terms is reflective of Israel's economy in antiquity.

This act was a part of ceremonial worship (Exod. 13:1-3), which is believed to be the only mention of this act of piety in Proverbs. Therefore, how wealth is viewed and used is an important act of worship. Giving wealth back to God provides an increased reward.<sup>27</sup>

This reward came about in the form of increased substance. Increased substance became symbols of wealth in Israelite culture. There is a connection with how the student handled his resources and his increase in wealth.<sup>28</sup> The principle of sowing and reaping makes a compelling statement as to how wealth should be used.

This final couplet offers a chance for Yahweh's providence to be manifested even to those who fulfill the admonition and have a Job experience. The sage encourages the student, which he returns to parental pronouncement, not to despise (*timas*) or reject the discipline (*musar*) of Yahweh.

It is imperative for Christians to seek God in all they do. All that is done includes how finances are managed. It is important they hear the message of the sages of today regarding financial literacy matters. If Christians apply the principles which God has instructed, they will receive the promise of wealth, health and peace. Therefore, the

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<sup>27</sup> Ibid., 49.

<sup>28</sup> Ibid.

church should provide the resources for teaching Divine principles of holistic living.

These principles cannot be taken lightly, but there must be a commitment and a dedication to living them out in their lives. The church provides an excellent school for teaching financial principles as dictated by the Bible. The Bible gives the church a textbook which is inspired by the founder in Jesus and the Holy Spirit.

### **New Testament Foundation: Matthew 25: 14-30**

The New Testament provides the church with the wisest of the sages. Jesus uses parables as a wisdom device in the gospels. Many have interpreted Proverbs 8 as Jesus being with Yahweh at creation. He is the Wisdom that guides students to health and prosperity. The New Testament gospels provide a written record of the history of Jesus to specific communities.

Matthew is the first book of the New Testament and presents Jesus as the fulfillment of the Old Testament prophecies regarding the coming Messiah. Throughout Matthew's gospel there are Old Testament references about God sending a deliverer for the nation of Israel.

The author is believed by some to be the apostle Matthew who was a tax collector. This is highly arguable due to a date of writing disagreement. Matthew as author would explain the number of references of money in this narrative. When compared to other Synoptic Gospels, Matthew mentions money forty-four times to twenty-eight times in the other gospels.<sup>29</sup> Taking this information into consideration, the Gospel of Matthew's affinity to the subject of money is reasonable. Matthew's

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<sup>29</sup> Werner Marx, "Money Matters in Matthew," *Bibliotheca Sacra*, Volume BSAC 136: 532, (April 1, 1979), 148-157.

occupation would provide the skill needed to discuss financial matters with the Matthean community.

His community was likely to be made up predominantly Jewish proselytes residing in Syria. There were possibly Gentiles among Christ's converts. Matthew's gospel assumes a familiarity with Jewish traditions and teachings by his readers. These teachings are interwoven into the narrative with scriptural quotations. Matthew begins the gospel with a genealogy of Jesus from Abraham to Jesus. He used the formula of three successive sets of fourteen generations to get the reader to the Messiah. This use of organization would be significance throughout Matthew's gospel.

Matthew's gospel is written with a didactic quality which demonstrates knowledge of teaching and learning techniques. He did a skillful job of number groupings as seen in the genealogies and the five discourses which will be discussed later.<sup>30</sup> These pedagogical techniques increased memory retention for the reader. For this reason Matthew's narrative has been credited with being the handbook for the church. Therefore, Matthew provides an excellent resource to break the silence about financial literacy. This gospel provides a great resource and the church a great venue for a financial curriculum.

Matthew's Gospel is believed to have come from two sources and from his own personal information. He is believed to have used Mark as a source for his narrative material. This is a claim that would seem authentic due to the fact that his storyline is so

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<sup>30</sup> Leeuwen, 130.

close to the Markan version. Of Mark's 661 verses Matthew contains 660 of the verses.

In fact, Matthew would seem to use a Markan narrative and expand upon that storyline.<sup>31</sup>

The other source believed by scholarly consensus is named Q. This source is a collection of about 230 sayings by Jesus that is common to Luke but absent from Mark. This source could have been passed on through oral or written communications to the community. It seems to have been an active part of the community at the time of the writings.<sup>32</sup> This source would be notable in the five discourses which interrupt the narrative.

Matthew's final source was M, which spoke of traditions that may have been unique, was used to enhance the sources of Q and Mark.<sup>33</sup> One example is of the expansion of the death of Judas in 27:3-10<sup>34</sup> to Matthew's community.

The dating of the Gospel of Matthew is difficult. If the assumption is made using the two-source hypotheses that Mark is the source, then, A.D. 70 is an approximate dating of the Gospel of Mark. Matthew is some time later considering Mark would be engrained with the Matthean community. This is made difficult due the lack of extensive focus on the destruction of the temple. When we consider the importance of the temple in Israel, it seems logical that some mention would be made. There is a thought that it is

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<sup>31</sup> Ibid.

<sup>32</sup> Ibid., 134.

<sup>33</sup> Ibid., 96.

<sup>34</sup> Carl Holladay, *A Critical Introduction to the New Testament: Interpreting the Message and Meaning of Jesus Christ* (Nashville, TN: Abington Press, 2005), 188.

mentioned briefly in Matthew 22:7. With this taken into consideration, we will work with the dating of about A.D. 90.<sup>35</sup>

This document will make certain assumptions as the exegetical case is presented. The assumption is made that the author is the apostle Matthew (Levi) due to his extensive knowledge and use of financial terms. Consideration is taken of his lack of eyewitness reporting in his writings.

As stated above the year A.D. 90 will be the dating of this writing to the community located in Syria possibly at Antioch. The above historical considerations must be established, and the events related to the economy during the rule of the Roman Empire must be understood before the parable can be exegeted.

Historically, the Roman Empire was the major power within the known world. Syria, Jerusalem and Asia Minor were provinces of Rome. Therefore, they were affected by anything that happened within the Roman Empire. The Romans were known for their building of roads which allowed their military to expand and control the provinces of Palestine and Asia Minor. The building of the infrastructure came with a heavy financial liability.

Many of the biblical historians fail to discuss the economic issues which may have skewed the thinking of the newly formed church community. This consideration may have challenged Matthew's and his community's thinking as he wrote in money and financial imagery. His former career as tax gatherer would make him sensitive to the impact that any economic adversity would present to the community. In light of the

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<sup>35</sup> Leeuwen, 106.

historical events that transpired during the first century, he had a wide array of considerations to draw upon.

This document will discuss those events as they may have influenced Matthew and his community that were related to his writing of the gospel. One consideration is he was writing of a past event, but yet he was influenced by multiple crisis events leading up to this writing. It is reasonable to believe that his life experiences would have an influence on his communication of an event in which a financial crisis was taking place. That would be the case of the year A.D. 33, the year many scholars have used as the date of Jesus' crucifixion.

The Roman Empire suffered multiple economic problems during the first century which created a disparity between the rich and the poor. There were four economic crisis events that impacted the Roman economy that may have had a bearing on Matthew's historical views. Those events include: (1) the credit crisis of the year A.D. 33 under Tiberius. (2) The crisis in A.D. 39 due to waste in the federal treasury. (3) The war in which the Temple was destroyed in A.D. 70 which created a financial strain on the economy. (4) The final event was the credit crisis of AD 88. Matthew was sensitive to all these events due to his economic expertise and training.

Matt. 25:14-30 is often called the parable of the talents. It is often compared to Luke 19:11-27. Both versions are believed to have come from Q, but they were modified for the different communities.<sup>36</sup> Matthew may have modified the accounts in an effort to share his reflective financial wisdom.

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<sup>36</sup> Ibid., 453.

This text is the last of five discourses of the master sage's (Jesus) teachings or sayings, written before he fulfills the role he had come to fulfill. Jesus is in Jerusalem teaching the apostles about their mission in the time before His return.

They are to be prepared before the return and they must serve the kingdom upon His return. This is believed to be an allegory of the parousia, which is appropriately placed in the narrative.<sup>37</sup> One commentator says, this Parable of the Talents stressed the need to serve the King while He is away.<sup>38</sup> This is the third in the series of three parables by which Matthew illustrates certain aspects of the coming of the Son of Man.<sup>39</sup>

True to Matthew's pedagogical writing style the section is divided into memorable divisions. The divisions could include the Master's Investment, The Servants' Investments, The Return of Investment and the Results of Investments. The divisions each address the three servants in their receiving, their stewardship, the returns on their stewardship and how the master responded to their stewardship.

The opening of the section (v14) "For it is as if a man, going on a journey," offers a comparative to an aforementioned subject which is believed to be the "Kingdom of God is like." Therefore everything in this contemplative wisdom narrative is an expression of what the Kingdom of God is like. An expression of the Kingdom of God in financial terms provides an excellent example of how the church can be made aware of other life lessons by using financial imagery.

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<sup>37</sup> Ibid.

<sup>38</sup> Louis A. Barbieri, Jr., *The Bible Knowledge Commentary: An Exposition of the Scriptures* (Wheaton, IL: Victor Books, 1985), 80.

<sup>39</sup> Barclay Moon Newman and Philip C. Stine, *A Handbook on the Gospel of Matthew* (New York, NY: United Bible Societies, 1992), 772.



The first verse renders to the reader, “The Kingdom of God is like a man going to a far country. The man called those who are subject to him (summoned his servants). These are servants with which the master is familiar, regarding their abilities. The master entrusted his property to stewards. It must be noted the master did not give his property to them but he trusted them to use his property wisely. This man and his going abroad creates a picture of Jesus who is about to leave his disciples to enter the glory of heaven, to be gone a long while, and then at last to return.”<sup>40</sup>

In the following three verses (v15-17) the text identifies for the reader what was given relative to the stewards’ abilities and the return on the investment the stewards received. It is identified as various talents.

The use of the talent fit within Matthew’s knowledge base because of his expertise in financial matters. This is not to be confused with the English version of the word. Talent was introduced to the English language during the Middle-Ages as a term for God given abilities.<sup>41</sup> The talent as used by Matthew is a financial term and means monetary value in this text.

A talent was a metal of silver, gold or copper made into coinage. The value changed with time and place. With that consideration it was still understood to be of great value. As a unit of monetary value, it appears only in Matt. 18:23-34 in another parable of the “Unforgiving Servant”.<sup>42</sup> This is a value sum entrusted to the servants by the master. These parables presented lesson opportunities on three levels. (1) There is

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<sup>40</sup> R. C. H. Lenski, *The Interpretation of St. Matthew’s Gospel* (Minneapolis, MN: Augsburg Publishing House, 1961), 972.

<sup>41</sup> Ibid.

<sup>42</sup> Ben Chenoweth, *Identifying the Talents; Contextual Clues of the Parable of the Talents, Matthew 25:19-30*, (Chicago, IL: Tyndal House, 2005), 61-72.

learning for the Matthean community, (2) teaching of Jesus to the disciples, and (3) the master's teachings to the servants.

In the next verse (v19) the master returns after a long time and settles his accounts. Settled accounts with them does not refer to a past event but rather to something yet to take place, and so one may need to translate "in order to settle accounts with them." The Greek word used here for accounts, λόγον (logon), is a lexicon form of λόγος (logo).<sup>43</sup>

The next verses bring the stewards into account before the master. They report what they have done in the absence of the master. Each provides a summary of their account. The servant with the most talents (v20) returned the master's five talents and gave him a one-hundred-percent return on investment. The master rewards the steward for being "trustworthy" (v21). The next steward (v22) repeated the same as the first and he was rewarded for being trustworthy as well (v23).

The steward who received the least amount of talents demonstrated the reason he received the least. He buried this talent in the earth. This steward is the subject of the parable. He demonstrates what happens in the Kingdom of God when there is a failure to take risk. He was not faithful.

The kingdom is not a place for being passive but for taking risk. This teaching could apply to how Christians handle their resources while waiting for Jesus to return. They should be good stewards over all their resources. This teaching along with others provided the church community with a form of catechetical instruction. The church must be faithful to teach the lessons of stewardship to the community.

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<sup>43</sup> Barclay Moon Newman and Philip C. Stine, *A Handbook on the Gospel of Matthew* (New York, NY: United Bible Societies, 1992), 774.

The “master” in this rabbinic parable is Jesus who is preparing to go on a long journey. The servants who were entrusted with this large amount money were the allegorical disciples. Some have argued that the talent is symbolic of all that Jesus entrusted to the disciples with which they are to utilize during his absence.<sup>44</sup> Matthew is placing value on the resources that were entrusted to the church community, on how they are to be using them and on the value of teaching them how they are to use them until Christ’s return.

It is important to consider the portrayal of the master by the servant who saw the master as a hard man. He took no risk with the master’s money. He buried it and did nothing with it. Matthew was emphasizing the need for the church to heed Jesus’ instruction about the mission of the church. They are to use the resources that have been given to them. These instructions were valuable. If the community fails to heed instruction, there is a price to pay for being cast into the darkness.

It is important to follow the wisdom of the sages. They provide the experiential element of learning. It is wise for the church today to follow the instruction of the Proverbs as they were presented through the ages.

These are not just Israel’s experiences, but experiences that have endured throughout civilization. The church would be wise to study and follow these Proverbs. Wisdom starts with understanding God has all wisdom and the church should follow God’s instruction.

Jesus came as the incarnate God and gave the church instruction on how to live a holistic life. It is the church’s responsibility to pass this valuable instruction on to the

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<sup>44</sup> Ibid., 69.

communities in which the church now serves. The instruction Jesus left is a way to health and prosperity. The church has to be receptive to hear the lessons on financial literacy to provide wisdom holistically to their families and communities. As Jesus taught the disciples regarding faithfulness, the church has to teach faithfulness even when it seems risky. In the case of faithfulness, silence is not golden.

This church has to provide this Godly Wisdom as a connector because it has been proven over time to be eternal. It is important for Jesus' church to apply his wisdom in our contemporary context. There have been those who have done this successfully. Following is an examination of organizations, which have begun by the visions of church leaders. They had the courage to break the silence of financial issues and allowed the church to make an impact on financial matters.

### **Historical Foundation**

The church has been an important institution within the African-American community since its formation during the days of slavery. The church was the meeting place in the community where the problems of the community were addressed and action plans were formulated. Schools, hospitals, business, civil rights movements and organizations have been birthed at the church. It was the gathering place in which the collective community assembled, bringing with them their ideas and problem-solving abilities. The teacher, the banker, the doctor, lawyer, warehouse worker, ditch digger, domestic worker and the unemployed gathered at the church and shared their individual perspectives.

The church was respected for providing the moral agenda of the community and giving direction for how the community would flourish. The church's teachings were respected as authoritative and actionable because it was community-based and collaborative. The greater community had input in decision-making, and it began with and ended with prayer.

Due to the passing of many civil rights laws, the African-American community has entered into a kind of economic diaspora. When given the opportunity to integrate previously segregated communities, many in the African-American middle class took their economic resources and exited the community.<sup>45</sup>

Along with the resources, they took their passion for collective communal empowerment. They took their talents and wisdom and migrated into the larger community and metaphorically hid their talents in the earth.

The communities in which African-Americans were property owners and had assets have deteriorated and become what may be called slums. This is an area of concentrated poverty and despair. It is a place of low land value and of low human value as viewed by the residents themselves, business and government agencies. These communities are often restricted in their ability to get the resources they need at a reasonable cost and convenience.

The church has either left the community or has become a drive-in church with no vested interest in the community and its prosperity. The church membership often comes in, worships and conducts business, paying little attention to the residents around them.

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<sup>45</sup> Perkins, *Beyond Charity*, 10.

This may be understandable in some ways due to the transient nature of the community.

How can the church be an impetus for community development in a depressed neighborhood with the obstacles they are confronted with?

Are there any models that have provided successful programs? What impact would financial literacy have on the church and on the community? What impact would a collective empowerment program have on economic empowerment?

This division will attempt to review historically how programs have been formed to address financial literacy around the many churches where African-Americans and other minorities are positioned. What can be gleaned from others who have attempted to change the neglected communities in and around their churches?

The case for community development has to be a conscious decision in today's community environment. It has to be planned and executed with a focus on improving the knowledge of both those who are seeking to improve the conditions and the residents of the community. There has to be a partnership between the two parties, the teacher and the student.

One person who has done a great job at redeveloping the community with church-based awareness is Dr. John Perkins. Dr. Perkins is founder and chairman of Christian Community Development Association (CCDA) based in Chicago, Illinois. Dr. Perkins, who is called by some the "Father of Community Development," believes holistic ministry in neighborhoods is the way to tackle poverty.<sup>46</sup>

Perkins tells the story of how he became a man of faith by the sheer grace of God through his son. He stated, "I always looked at things economically, and it was hard to

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<sup>46</sup> Joel A. Carpenter, "Compassionate Evangelism," *Christianity Today*, December 2003, 42.

see how the shouting and turning over benches...was giving any incentive to people to develop.”<sup>47</sup> God was persistent at developing Perkins for the ministry of Community Development. He became a committed student to the faith and vowed to be crucified with Christ.

In his crucifixion he left California and returned to the rural community of his beginnings, Simpson County, Mississippi. He relocated at the height of segregation in 1960. Upon his return he realized he had to get involved with the institution that was held to the highest esteem, the local church. Upon his relocating and joining the church, Perkins brought about an enhancement of the church. He stated that the church was the first base that allowed him to reach out, to do great things.”<sup>48</sup>

The church has opened doors for many people to show their leadership abilities. This was true for Perkins as well. Perkins established missions in the counties that reached men and youths. He formed the “Voice of Calvary,” which included a weekly radio show, a day care center, a gym, a cooperative, a playground and a church and he did it without accepting any money from the poor residents. He accepted food and produce from them in a quasi-barter system.<sup>49</sup> It is important to community development that the residents have a buy-in to the work being done. Often when people are given a hand out, they fail to value it themselves.

Having the residents feel a sense of worth was important to Perkins as he stressed the “trinity of disciplines” which was the core of his ministry. This trinity was the three

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<sup>47</sup> Charles Marsh, *The Beloved Community* (New York, NY: Basic Books, 2005), 162.

<sup>48</sup> Ibid., 165.

<sup>49</sup> Ibid., 166.

“R’s” of relocation, redistribution and reconciliation.<sup>50</sup> These are important in any community development effort. He went into depth about these three components in his “Official Handbook,” *Restoring At-Risk Communities* (2007). Perkins believes the three “R” paradigm was a more radical action than any of the civil rights groups had performed. He believed they addressed the basic promise that the other groups failed to address. These promises were “solidarity with the poor, black economic power and racial reconciliation.”<sup>51</sup>

In 1989, Perkins formed the CCDA as a collaborative effort with others who shared the same vision. The organization began by sending out one-hundred letters, and at the first meeting fifty-three people from thirty-seven groups were in attendance in a room that was designed to hold twenty-five.<sup>52</sup> They were a network of Christians seeking the restoration of people and communities holistically, not just spiritually, but socially, physically, mentally and economically. This is restoration to wholeness where nothing is missing or broken as in the Old Testament word “Shalom.”<sup>53</sup>

The emphasis of living among the community takes the church back to the day when members lived in the community they served. They moved from talking about “them” and “us” to a “we” concept. This brings talent, creativity and passion back to the community that is being served.

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<sup>50</sup> Ibid., 174.

<sup>51</sup> Ibid.

<sup>52</sup> “Christian Community Development Association,” accessed December 16, 2012, <http://www.ccda.org/about>.

<sup>53</sup> Ibid, accessed December 19, 2012, <http://www.ccda.org/about/multimedia/blog/12-blog/138-ccda-beginning>.



CCDA's inspiration lies in Prov. 29:18 which speaks of the people perishing due to the lack of vision. The following statement gives clarity:

Following the example of Jesus, we commit to the work of reconciliation, seeking the *shalom* of our communities and world. This calling is radical but in line with the Biblical prophetic tradition. To help create a Kingdom reality that is already accessible but also 'not yet,' we cultivate our prophetic imaginations and draw on spiritual sustenance for the journey.<sup>54</sup>

There is a special emphasis paid to economic development in the CCDA agenda. They focus attention not on individual escaping the low income, depressed neighborhoods but rebuilding them. There is the objective of ending isolation from the talent that often resides in other sections of town. The ability to connect to vital resource enables the community to become a player in the economic vitality of the city.<sup>55</sup>

The "R" of redistribution means to share talents and resources with the poor, and it suggests that attention must be paid to public policy that helped to empower the least among the community. As seen by the presidential campaign, the word of redistribution has enlisted harsh criticism in the public sector. Name calling has replaced cooperation across social economic and demographic lines. Socialism and communism has been the labels hurled at those who want economic empowerment. The financially secure, "the haves" seek to maintain the status quo of power at the top.

Community development is holistic in nature as well. This includes assistance in start-up businesses, actually providing start-ups in communities, training, and even investments. An example of this is the non-profit organization of Eastside Community Investments in Indianapolis, Indiana. This is a CDC developed in an industrial area. It has

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<sup>54</sup> Ibid.

<sup>55</sup> John Perkins, *Restoring At-Risk Communities* (Grand Rapids, MI: Baker Books, 2007), 146.

churches on the board which gives it strength and ties to the grassroots population. The CDC's greatest asset is it provides jobs in a poor neighborhood.<sup>56</sup>

There are other examples of church-based economic development in low income communities. Included in these are New Community Corporation and Community Development Corporation of Kansas City, which developed shopping centers in areas that had been neglected. The churches were able to become equity partners allowing them the opportunity to participate in the profits from the stores.<sup>57</sup> With revenues from tithing diminishing, this provides the church access to another revenue stream. In addition, it provides the community hope and jobs.

An interesting parity of a noted quotation reads, "give a man a fish and he eats for a day. Teach him to fish and he eats for a lifetime." A question that economic developers ask is, "Who owns the pond?"<sup>58</sup> This is an important question to ask, as it relates to poor communities. It is important the residents own the pond where the fish are.

Learning to fish is good, but it has little value if they are denied the opportunity to go to the pond. Teaching and inspiring the people to become owners is far more valuable. Pride in ownership is the primary interest of the CCDA.

They believe in developing people. They promote people skills and work habits. Seeing oneself as an asset is an important aspect of growth because it creates pride and enables individuals to develop asset management skills.<sup>59</sup> An important function of the

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<sup>56</sup> Ibid.

<sup>57</sup> Ibid.

<sup>58</sup> John Perkins, *Above Charity: The Call To Christian Community Development* (Grand Rapids, MI: Baker Books, 1993), 119.

<sup>59</sup> Ibid., 120.

church is to provide self-awareness and promote individual improvement. When people are self-confident and know they are important to the function of humankind, they begin to become productive contributors to the community.

Home ownership is promoted as a way to create generational wealth-building. With the loss of much of the land owned by African-Americans due to forfeiture or sale for ridiculously low prices, homeownership is a way to recapture some of that wealth. In addition, homeownership encourages community pride. Homeowners take better care of their homes when compared to renters or absentee owners. This has a double effect of compounding wealth and increasing neighborhood values. When the property values of neighborhoods increase, owners have greater access to capital. This capital then is available for entrepreneurs who wish to start businesses.

The CCDA gives great responsibility to churches to provide human capital in the form of wisdom and skills. The CCDA promotes those members of the churches, enabling them both in the community and partnering churches, becoming mentors to those in the community seeking to start a business. It is important to note that success of the business is due to the support of the church members because they are more likely to support persons they know.<sup>60</sup>

Perkins and the CCDA believe the church should use its wealth in community development. They promote the church investing in the community instead of institutions that are outside of the community.<sup>61</sup> This is important in that the church's mission is to show the people the love of Jesus Christ. Jesus invested all he had for the community. He

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<sup>60</sup> Ibid., 123.

<sup>61</sup> Ibid.

gave his life for the community. The church should be the body of Christ and at least they can invest their money and time in the community.

The CCDA continues to operate with great success and influence. Their annual conference has grown from 200 individuals and thirty-seven organizations to over 8000 individuals and 500 member organizations in over one-hundred cities nationwide. Their annual conference is a mixture of worship and business. Perkins combined the model of SCLC community mobilizing, and SNCC organizing, “to a distinctive theological vision of community building-activisms mindful of the 3 “R’s” relocation, reconciliation and redistribution, the ingredients of wholistic faith”.<sup>62</sup> Their ministries attract many students who are interested in helping their communities achieve greater economic development.

There are other ingredients within the power of the church which do community building as it relates to economic development. The church has to begin to look outside of its individual interest and begin to work collectively. Perkins promoted churches using their collective wealth to invest in the community, but there is another benefit of churches organizing and collectively seeking empowerment. That is a difficult assignment due the postmodern tenet of lack of trust.

There are groups that have seen the power of collective empowerment and have reaped the benefits of working together. One of these groups is the Collective Empowerment Group (CEG) formed in 1993 in the Washington, D.C. Metro area. It was started as a means of gaining economic empowerment and financial justice. This was started by a group of pastors who believed that they were not being treated fairly

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<sup>62</sup> Marsh, 185.

regarding banking practices. They formed under the name the Collective Banking Group (CBG).

According to their website this collective group of individual churches came together to form a community with the goal of empowering the African-American and other underserved communities. CBG, which started in 1993, has grown to a membership to over 150 churches serving over 200,000 people. According to their website, “More than \$300 million in loans have been generated by the CEG, including transactions by member churches, parishioners, community development corporations and businesses.”<sup>63</sup>

The CEG offers financial education to first time and existing homeowners about buying a home and about ways to accumulate wealth. They also provide a church-financing program for member churches, Community Development Corporation training, as well as Community Empowerment Forums. These programs serve the faith community on a collaborative basis.

Those members of the individual churches of the community benefit by alerts that make them aware of when there are financial scammers seeking to exploit the community. This information helps residents maintain good credit scores and all the benefits of having acceptable scores.

The community also covenanted with area and national financial institutions such as Bank of America to provide its members with bargaining power to save on loans and receive better returns on investments. They also have strategic partners such as home improvement and insurance companies. Below is their statement:

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<sup>63</sup> “Collective Empowerment Group,” accessed January 30, 2014, <http://www.collectiveempowermentgroup.org>.

The Collective Empowerment Group is a collaborative effort between member churches, covenant banks and our strategic partners. The CEG, a Christian ministry, draws leaders from the faith, business and public service sectors to develop and enhance economic empowerment strategies for our members and communities. Partners include Covenant Banks and Strategic Partners.<sup>64</sup>

This collaborative group interviews prospective partners seeking to join their group instead of recruiting them. The prospective partners recognize the benefit of getting their name in front of over 500,000 church members who are traditionally more affluent than those who are not church members. The church members are empowered by their membership with a participating church. They are able to get additional savings from partner businesses and better rates on banking transactions. They also have access to training and information that help them make better decisions on purchases. This wisdom can be passed down by generation as well as the wealth.

The CEG has expanded to other areas as well and ultimately seeks to expand to other states. They currently have a chapter in Charlotte, North Carolina. and have had inquiries concerning a chapter in Greensboro, North Carolina. The power of the collective church has enormous potential for the church body and for the community.

Once churches recognize the whole body has more power than its individual parts, the people win because they can exercise more power with the resources they have. The collective wealth is greater than the individual wealth, and there are opportunities for community investments and developments. The CEG has harnessed the power that collaboration has and applied the whole body of Christ in an economic sense.

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<sup>64</sup> Ibid.

These two programs, CCDA and CEG, are excellent programs that address the power of wisdom and collaboration. There are other programs that are addressing the financial challenges in which the poor are entrapped. These two programs have been successful and continue to grow as the needs of the communities increase.

Another visionary in the area of ecclesial financial literacy, was Reverend Dr. Joseph H. Jackson. Dr. Jackson led the National Baptist Convention U.S.A (NBC) as president from 1953 until 1982. Dr. Jackson is often viewed negatively due to his conflict with Dr. Martin Luther King, Jr. and his opposition to King's civil rights methods. Jackson was controversial in regards to his association with anti-progressive organizations. In fact he won the "Patriot of The Year" award from an extremist group called, We The People.<sup>65</sup>

Dr. Jackson compared King's method of civil disobedience with the methods of the Klu Klux Klan. He thought both were methods of civil disobedience.<sup>66</sup> With this view it seems he would have little support of the civil rights movement and Black empowerment. This would not be true in the slightest.

As president of the NBC, Dr. Jackson led the convention in supporting organizations, doctrines, and people that were leading the charge in the civil rights struggle.<sup>67</sup> He led his constituency to support economic empowerment for Black people

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<sup>65</sup> "Dr Jackson Delights the Radical Right." *Christian Century* 86, no. 41 (1969): accessed October 21, 2014, <http://web.a.ebscohost.com/ehost/pdfviewer/pdfviewer?vid=4&sid=c4ce6468-71d1-4f21-8f3f-f5e81d43be04%40sessionmgr4005&hid=4109>.

<sup>66</sup> Sherman Roosevelt Tribble, *Images of a Preacher: A Study of the Reverend Joseph Harrison Jackson* (Nashville, TN: Townsend Press, 1990), 76.

<sup>67</sup> Ibid.

by encouraging selective buying for Black consumers. They also called for Blacks to be producers as well as consumers.<sup>68</sup>

Dr. Jackson supported the role of the church as an economic battleground to Black empowerment. He suggested a holistic Christian faith. He put this belief into action. His idea of production over protest could be useful at this time. In fact the use of production could be a form of protest.

Dr. Jackson presented three tangible examples of his call for more economic productivity. They were the Liberian Project, the Freedom Farm and the Educational Endowment.<sup>69</sup> These programs were to help African –Americans move to self-sufficiency. These showed Dr. Jackson’s prophetic leadership of attempting to lead the body to not just fish but to own the pond.

He said of the importance of the Freedom Farm, “One might conclude that in the totality of the scheme of things, a single farm has little value. The farm however came to represent much to many people.”<sup>70</sup> He went on to state, “We who struggle must anchor our struggle in a firm economic foundation. We must combine our economic strength, pool our money and use it wisely.”<sup>71</sup> These are words of wisdom that the church still needs to hear.

There are other religious bodies that protest the status quo by teaching economic empowerment. Surely these movements began with church leadership providing a vision

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<sup>68</sup> Ibid., 77.

<sup>69</sup> Ibid., 109.

<sup>70</sup> Ibid., 111.

<sup>71</sup> Ibid.



of a congregation that was financially literate. One church which is very similar is Antioch Baptist Church in East Chicago, Indiana.

In a case study by Dr. Walter Malone in his book, *From Holy Power to Holy Profits, the Black Church and Community Economic Empowerment* mirrors the demographics of this project's context. This church's economic organization, Antioch Baptist Progressive Associates, is composed of members and others working together, saving and investing. They evaluate their progress through monthly meetings and an advisory committee.<sup>72</sup> This is just one of nine highlighted by Dr. Malone. The church must begin to open her ears to the message of financial literacy and take an active role in empowering themselves and their communities.

The church has to take seriously the initiative to change their communities. Traditionally, the church has been the place that provided the opportunities needed by the communities they serve. They are the last vestige of hope to many of the communities in which they are located. They cannot afford to continue to operate as they have over the last fifty years. They have to revert back to the days of working together and building with the communities because people need the church's wisdom.

The wisdom of past *sages* continues to work today. The Proverbs and the wisdom of Jesus need to be brought to the poor and disenfranchised. The church has been charged with that mission. The church is one body united, and she has to be a good steward over her resources. The organizations used in this study have taken the mantle and are attempting to demonstrate effective strategies. They recognize it is the community which builds greatness and wealth.

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<sup>72</sup> Walter Malone, *From Holy Power to Holy Profits; The Black Church and Community Economic Empowerment* (Chicago, IL: African-American Images, 1994), 65-68.

We have to return to the glorious days when the church was the meeting place of the community. It is the place where the wisdom of the ages can be found. It is the place where movements began when the church stood for those who could not stand for themselves. The churches located in the impoverished sections of our country should return to her historical place in those communities. It should be the place where business and schools are started again. By addressing the needs of the community, the church can still be respected for the moral agenda that she espouses and the love she shows. She has a theological mandate, which follows, to provide a message of wholeness and holiness. That includes working together and following the author of the Christian faith.

### **Theological Foundations**

The 2012 United States Presidential election campaign was a contentious and divisive campaign. It demonstrated how divided this country is along political lines. There was vicious debate about how to provide more jobs and how wealth can be built. There was massive discussion about how wealth is built and who builds it. In fact, the Republican Party crafted a slogan for their national convention of “We Built It.” It was, however, disingenuous to suggest individuals built small businesses as opposed to the businesses being built with the support of the community through public infrastructure funding. This slogan ignited a political, economic and cultural debate that delves into both philosophical and theological territory.

This example can be an oversimplification of a more complex worldview, but it does provide insight into the struggle within Western ideology. This ideology focuses on individualism and compartmentalization, rather than on the worldview of the original

church in antiquity, whose main focus was on the community. The Western worldview, which has become dominate in the American psyche, has created a dilemma in the theological hermeneutical process. Many Western interpreters view the biblical text through the lens of the Western ideology. This misrepresentation has caused the larger ecclesial body to have a distorted view of her function as the “body of Christ.” There may be some confusion regarding the true nature of the church.

Some believe there has developed a new force in religion. C Eric Lincoln argued the culture of Americanism has produced a new religion of “Americanity.”<sup>73</sup> Lincoln says this third force in pluralism is the religion that most Americans feel when they feel any religion at all. He calls it an offspring of a marriage of faith.<sup>74</sup> It has blended into a nationalistic religion, which has set its sights on the American Dream. It puts new meaning to the statement we are citizens of two worlds. Lincoln identifies the three accommodating pluralist religions as Judaism, Christianity and Americanity.<sup>75</sup> It appears that this new religion is in fact the worship of the American culture.

The church has become more about a place than about people. The Western church presents itself as a gathering instead of a community. The neo-orthodox theologian Karl Barth noted the western church is a witness by her existence.<sup>76</sup> She exists; therefore, she is. This attention to the physical structure of the church de-emphasizes the importance of a community and of a family fellowship. This is not a

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<sup>73</sup> C. Eric Lincoln, *Race, Religion, and the Continuing American Dilemma* (New York, NY: Hill and Wang, 1999), 131.

<sup>74</sup> Ibid.

<sup>75</sup> Ibid.

<sup>76</sup> Millard J. Erickson, *Christian Theology* (Grand Rapids, MI: Baker Book House, 1998), 1037.

stand-alone view by Barth, who also saw the church not as a corporate body of individuals but as a covenantal elected body of Christ.<sup>77</sup> With the motif of individual salvation as opposed to communal salvation, the Western church, with a particular attention on the American church, often distorts the view that the larger Christian community worldwide has for the church and the life and works of Jesus. The American ecclesial hermeneutic when viewed worldwide is the minority perspective.

The church community in the faith traditions is as varied in doctrine as the number of faith traditions which exist within the multiplicities of cultures worldwide. These traditions are too numerous to name. Therefore, this theological foundational summary will focus its attention on the American Protestant faith tradition. Even within this focus there is a wide scope in which to examine the church community as a doctrine within systematic theology. There are numerous questions that must be addressed in regards to how the church is viewed by those who proclaim themselves as members of the Christian community.

Due to the fact that the African-American community and other oppressed communities are besieged by so many problems related to health and wealth, this work will focus on Black Theology and Practical Theology with a narrow view of Christology and Ecclesiology. The Black Church has a unique history; therefore, its view of church is unique within the western experience. Black Theology strains the Western theological ethos due to the ancestral legacies, which exist in Black culture, family and church. Now is a paradoxical time for such an examination, as the oppressed, in general, and African-Americans, in particular, have become disconnected from their ancestral legacies due to

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<sup>77</sup> Ibid.

integration into the western worldview. The Black Church seems to have begun to assimilate into the religion of Americanity.

This worldview was used historically by those who sought to indoctrinate the slaves. It was the very act of enslavement, which made it difficult to ingrain into them this new worldview of life's compartmentalization because they viewed life as holistic and connected to community. Therefore, when they were oppressed and enslaved, they shared a common pain, which connected them. This connectedness continued throughout the Reconstruction era, with the formation of many groups that sought to prevent their integration into the mainstream of American life. The segregation of people of color continued through much of the twentieth century. These oppressed people have a communal bond that formed a community and promoted a worldview of a holistic theology. This view of life as connected and holistic was not a historical phenomenon, but a theological ethos that was implanted within the DNA of a people. Not only was it implanted within the oppressed, it was implanted into all people including the oppressor. It seems the common struggle of the oppressed and the oppressor manifested in the need for a communal and holistic worldview.

What many civil rights activists saw as "freedom" may have caused a great challenge to the Black Church body. The "freedom" to assimilate into mainstream western culture, with its individualistic and compartmentalized way of life, according to some studies, has caused African-Americans to disconnect from the communal and holistic application of the historical Black theological hermeneutic. Many of the

community leaders in Black communities historically developed their leadership skills within the communal incubation of the Black Church community.<sup>78</sup>

With the advent of opportunities created by the process of integration, many within the Black ecclesial community began to adopt the western biblical hermeneutic. This process has created two Black Churches with different theological missions. In the work of theologian C. Eric Lincoln and Black historian Lawrence H. Mamiya, the *Black Church in the African American Experience*, we see the challenges of the twenty-first century facing the Black Church. The challenge of two churches, according to these two authors, is along class lines. There is a “coping sector” and a “crisis sector,” which divides along economic lines. The coping sector consists of those African-Americans in the working middle class and middle class. The crisis sector encompasses the working poor and the dependent poor. This “bifurcation” of the community has raised a serious challenge to the Black Church.<sup>79</sup> The question is, “How can the church continue her ecclesial communal and holistic hermeneutic in a culture where the ideology of individualism and life’s compartmentalization are prevalent and have been the focus of the American Dream?” Is the American Dream obtainable for the masses of the oppressed when an ideology of individualism prevails? Is the releasing of the captives and the gospel to the poor incumbent upon the collective empowerment of the ecclesial body?

To find the answers there will be a search within the works of an oppressed group and the writings of those who seek to make a theological statement for them. There will

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<sup>78</sup> C. Eric Lincoln and Lawrence H. Mamiya, *The Black Church in the African-American Experience* (Durham, NC: Duke University Press, 1990), 383.

<sup>79</sup> Ibid., 384.

also be a search for answers within the statements of those who have written in favor of and in opposition to Black Theology. This theology comes with assets and liabilities in addressing the mission and identity of the church.

There is a chasm that has developed between Black Theology and the Black Church that needs to be bridged to bring about practical application for the community. The language from Black Theology about Black Power created an image of a movement of violence for the Black establishment during the Civil Rights Era. Black Theology gave Black Power a theological voice. The claim of acquiring “humanity” by any means necessary as expressed by radical leaders of the Black Power movement, gave some credence to that image. A more accurate means of interpreting the Black theological statement would be that Black Power is God’s power working with the Black struggle for their social liberation, “which must include political and economic power.”<sup>80</sup> A more contemporary statement must put greater focus and emphasis on the economic viability of the community due to the current state of affairs.

The nature of the ecclesial doctrine of Black Theology is one of “being and doing” instead of a doctrine of theoretical analysis. It was a theology that sought to move from talking about the church and its mission into being the church and doing what the church should be doing. Black Theology attempts to raise new questions from a view of the oppressed African-American within the American society to those who used theology as a basis of that oppression. The majority culture supported its oppressive nature with an endorsement by the ecclesial body. History has documented how the church gave an endorsement for the institution of slavery and to the subsequent implementation of the

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<sup>80</sup> Dale P. Andrews, *Practical Theology for Black Churches: Bridging Black Theology and African American Folk Religion* (Louisville, KY: John Knox Press, 2002), 3.

Jim and Jane Crow laws of the South. This is not to limit the analysis to the endorsed oppression of the ecclesial body to those within a geographical region but it was more visible within that regional context of the South.<sup>81</sup> History provides a foundation for Black Theology to get a footing with the African-American culture.

There was a need for expression of the Black soul within the construct of the white church that gave birth to the “invisible institution,” which became “Black Religion.”<sup>82</sup> The Black soul needed to express itself in a theological way. Enslaved Blacks were forced to express it under the cover of darkness. The formation of the “invisible church” is interesting in that it, like the original church, was formed in secrecy. Once the “invisible institution” became visible and began to have a voice, it needed to have a clear articulation of what the church believed.

James Cone’s publication, *A Black Theology Of Liberation* offered a contrasting view of theology and philosophy of religion. The difference, according to Cone can be measured by their communal impact. In Cone’s thinking, the “philosophy of religion is not committed to a community,” while “theology cannot be separated from the community which it represents.”<sup>83</sup> Theology impacts the community and is a part of the community while philosophy impacts the person.

It is upon this thesis that Cone builds his premise that Black Theology is Christian Theology due to its liberative communal connection. Cone argues that the

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<sup>81</sup> Charles R Foster, Fred Smith, and Grant S. Shockley, *Black Religious Experience: Conversations on Double Consciousness and the Work of Grant Shockley* (Nashville, TN: Abingdon Press, 2003), 70.

<sup>82</sup> Edward Franklin, *The Black Consciousness and the Black Church in America, Missiology: An International Review* (Washington, DC: Sage Publications, 1973), 7-20.

<sup>83</sup> James H Cone, *A Black Theology of Liberation* (Philadelphia, PA: Lippincott, 2010), 8.



“Christian community is an oppressed community” and it is by this connection that they share a common liberation goal. He continues to argue that “white theology” was created from the view of oppressor “by denying blackness as an acceptable form of human existence.”<sup>84</sup> This is a very strong statement which has contributed to the chasm between Cone’s “Black Theology” and the “Black Church.”

Many saw the Black Church as the Black community due to the inextricable relationship that has existed between the two over the years. The Black Church was often the gathering place for the battle against racism and the oppressive policies of those who wanted to conserve the policies existence. The preacher was often the spokesperson (usually male) during the Civil Rights era. This seemed to give the struggle an image of religious spirituality. The church was seen as a “refuge.”<sup>85</sup>

The “refuge” paradigm is a term framed by E. Franklin Frazier in his publication, *The Negro Church in America*.<sup>86</sup> The church fulfilled the complete needs of a people who were oppressed socially, economically, politically and even spiritually. The church provided a community that affirmed and nurtured a people who struggled in an oppressive existence.<sup>87</sup> Frazier believed the migration to the north by the men, at first strained the family and began the fall of the church as a refuge to the community. He believed this migration or the subsequent diaspora of the Negro led to a secularization of the Negro church. He clarified what he meant by secularization with the statement , “The

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<sup>84</sup> Ibid., 10.

<sup>85</sup> Edward Franklin Frazier, *The Negro Church in America* (New York, NY: Schocken Books, 1963), 44-46.

<sup>86</sup> Ibid.

<sup>87</sup> Andrews, 34.

Negro churches lost their predominantly other-worldly outlook and began to focus attention upon the Negro's condition in this world."<sup>88</sup>

The death of the Negro Church was taken even further by C. Eric. Lincoln in his book, *The Black Church Since Frazier*. He believed the Black Church was more equipped to live out the proposition of expressing black power. Lincoln stated:

The "Negro Church" that Frazier wrote about no longer exists. It died an agonized death in the harsh turmoil which tried the faith so rigorously in the decade of the "Savage Sixties," for there it had to confront under the most trying circumstances the possibility that "Negro" and "Christian" were irreconcilable categories. The call to full manhood, to room for the implication of being a "Negro" in contemporary America. With sadness and reluctance, trepidation and confidence, the Negro Church accepted death in order to be reborn. Out of the ashes its funeral pyre there sprang the bold, self-conscious phoenix that is the contemporary Black Church.<sup>89</sup>

The issue of the other-worldly viewpoint was an important issue regarding the separation of Black Theology and the Black Church. Cone believed the Black Church's focus on the other-worldly was a detriment to the true mission of the church. He believed the here and now, and the oppressive conditions of the community was the issue the Body of Christ must engage. While the Black Church has been radical when compared to the conservative "white theology," she has also been conservative in regards to the Black community.<sup>90</sup>

The Black Church and Black Theology must claim the both/and viewpoint in this current ecclesial tug-of-war. She has to reclaim the refuge identity in the community of

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<sup>88</sup> Frazier, 50-51.

<sup>89</sup> C. Eric Lincoln, *The Black Church Since Frazier* (New York, NY: Schocken Books, 1974), 105-106.

<sup>90</sup> James H. Cone, *For My People: Black Theology and the Black Church* (Maryknoll, NY: Orbis Books, 1984), 100.

the oppressed. She also has to provide biblical solutions to the conditions the poor and the oppressed are trapped in generationally. There is room for both views to co-exist; those embracing both must work together to provide solutions to the conditions of systemic racism and classism. The church being a “refuge” can provide the biblical foundations to change the pattern by offering solutions and wisdom to change the mindset of those who may have allowed their conditions to become engrained in the spirit of the the community.

One of the challenges of Black Theology has been the difficulty of finding a comprehensive articulation of an ecclesial statement. This difficulty may be caused by an identity crisis among Black churches. This identity crisis can be seen in conflicting views of the church.

This dilemma is articulated in James H. Evans Jr. publication, *We Have Been Believers*. Professor Evans presents two critical problems that create difficulties in making an ecclesiological statement within Black Theology. These two are in juxtaposition to each other as they speak of heterogeneity of the church in regards to the denominational identity and the homogeneity regarding the view of the community.<sup>91</sup>

The heterogeneity of the church is often seen in denominational affiliations and expressive styles of worship. The differences within these in identifications often create a separation within the church. To help give clarity to this thought when we consider within the Black Church there may be denominational differences (Baptist, A.M.E., and A.M.E. Zion), but that may not create a separation within the community in the generic term Black Church. There may be different faith traditions within the definition of Black

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<sup>91</sup> James H. Evans, *We Have Been Believers: An African-American Systematic Theology* (Minneapolis, MN: Fortress Press, 1992), 119.

Church. There may even be a more expansive view of community, which could be defined as Black religion.

Black religion may not be confined to Christianity, but may even be inclusive of other faith communities. Due to the liberalized values of many within Black religion, as it relates to social and political matters, there is often a collaborative spirit that defines community. There may be Christians and Muslims working together advocating for social justice and political inclusion. They may work together in other projects for communal betterment. It may continue to hold true that adversity brings about greater co-operation for the betterment of the community.

This collaborative spirit must expand into the economic arena as well if communities of color and the oppressed are going to thrive within this individualized view of living. One of the first acts of the new forming church was to collaborate as one body to help all that were lacking. Acts 2:44-47 provides an ecclesial economic and communal model.

All who believed were together and had all things in common;<sup>45</sup> they would sell their possessions and goods and distribute the proceeds to all, as any had need.<sup>46</sup> Day by day, as they spent much time together in the temple, they broke bread at home and ate their food with glad and generous hearts,<sup>47</sup> praising God and having the goodwill of all the people. And day by day the Lord added to their number those who were being saved.

This model was not unique to the Israelite culture as it relates to a communal economic focus. The communal view was articulated throughout the Old Testament. How one is to treat the poor was highlighted by the prophets who spoke of the inequality within the community. God's indictment of the rich women in Amos 4 showed economic oppression surpassed the oppression by gender. The act of justice was often centered on

treating the poor and needy fairly. It was in this oppressive economic motif in which Jesus entered and proclaimed His Christological mission of Luke 4:18-19,

The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord's favor.

Jesus entered the arena of this world during a time of austerity. The Greco-Roman empire exhibited empirical oppressive domination toward the Israelites; a victimhood that is the biblical text's center of focus. The Black Church gleans her identity of historical oppression in America from the Israelite narrative. The Black Church and community identify as being the victim of the oppression of an imperialistic system. Thus, using the same formula for escape is reasonable for the community that seeks to become an economically viable community within this country.

The Black Church must be communal and collective in its approach to escaping the poverty and an economically oppressive lifestyle, which has strangled the community for the last fifty years since the Civil Rights Era. The church has to return as a center of refuge for these marginalized, disposed communities. There is a Christological and an ecclesial mandate for the church to be the vessel for leading the community to an economical understanding of how to escape the clutches of economic oppression. The Black Church must take the lead in the community due to the influence that she has been empowered with historically.

The Black Church must come to grips with some of the problems she has within her ranks in order to begin the discussion of how to solve the problems in the oppressed community. There has to be an agreement about the roles of genders and about the importance of inclusiveness of diverse economic statuses. The Black Church has a wide

range of incomes within her walls and the member's views of how to use their money is as diverse as the income ranges.

Paul described the church as a body with many members in 1 Cor. 12:12. This passage addresses both the diversity, and the oneness it should represent. "For just as the body is one and has many members, and all the members of the body, though many, are one body, so it is with Christ."

Dr. James Deotis Roberts gives clarity to this idea of the unified body by using the Swahili word "harambee." He describes it as a concept of unity and social solidarity.<sup>92</sup> This unity has to overcome the traditional basis, which has been within the Black Church since her formation. He states, "The theological self understanding concept of the Black Church must rest with the concept of unity."<sup>93</sup>

When the church becomes one body, all the collectives gain more strength. In economic arenas, the one body can be used to exhibit greater strength and leverage. An old proverb of unknown origin states, "Out of many comes one." The power of the one when combined with the power of Christ has divine power.

There must be unity within the local body if there is going to be unity within the ecclesial body. The body can begin to see themselves as one as they commune together in the Lord's Supper. The divine body, which was broken for the salvation of the oppressed and the release of the poor, is now manifested in an oneness which gives them divine power. The body coming together as one provides an excellent opportunity to provide insight into the power of the one body. An excellent example is the metaphor of the hand

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<sup>92</sup> J. Deotis Roberts, *Roots of a Black Future: Family and Church* (Philadelphia, PA: Westminster Press, 2002), 77.

<sup>93</sup> *Ibid.*, 78.

and the fist. The hand, when open, shows individual identification, but the individual fingers closed represent one fist that has tremendous power. When the catholic (universal) church begins to see itself as one collective body, it then begins to see the potential it has with one combined income and can express that to businesses in the immediate community. They can realize the opportunity to do business together and inspire new business to form within the local church. In a medium sized church of 300-600 members, it has a good customer base to have a sustainable business economy. When this kind of unity in divine power is expressed in the constructs of this world, it has negotiating power with financial and business units.

This power can be expressed in the local ecclesial body and a communal body as well. When churches collaborate together to form a business purchasing group, they create a unified coalition, which exemplifies the call to work together as one body in Christ. This unity enlarges business opportunities in a local community and begins to keep financial resources in the church. It teaches principles of economic empowerment to those in the community who have lacked the resources to attain practical knowledge about business and finance.

### Practical Theology

Any change within a community has to include a pedagogical element if there is going to be any sustainability. Most Black churches already have teaching ministries, i.e. Bible Study and Sunday-School, but often teaching about practical life strategies is

missing from the church's curriculum. There is often the view of the "other world," which contributed to the division between the Black church and Black Theology.<sup>94</sup>

If there is going to be any long-term success in the effort to achieve financial literacy, which is the focus of this project, the community has to learn how to become empowered. The good news of Jesus as a liberator was brought to the oppressed by his teaching ministry. Jesus often used economic metaphors in His teachings to communicate a spiritual message. Considering Cone's view of Jesus as Liberator and seeing him in his blackness,<sup>95</sup> there has to be a teaching of the historical Jesus as a person of Blackness born in oppression.

There also has to be a strategic application curriculum of biblical principles, which is useful in this postmodern worldview. The current worldview has to be addressed if the curriculum is going to be useful and well utilized. There has to be connection also between the spiritual and the physical in the teaching process with use of technology if there is going to be a connection with the postmodern worldview.<sup>96</sup>

Addressing the rabbinic nature of Christology is an essential component of holistic ministry. Christ was often found to be called "rabbi," which is translated to mean "teacher." When Jesus is approached by the rich man who seeks salvation in Luke 18:19, he addresses Jesus as "Good Teacher." Holistic life application should be a component of

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<sup>94</sup> Gregory Reed and C. Eric Lincoln, *Economic Empowerment Through the Church, A Blueprint for Progressive Community Development* (Grand Rapids, MI: Zondervan Publishing House, 1994), 11-12.

<sup>95</sup> Cone, *A Black Theology of Liberation*, 126-127.

<sup>96</sup> Graham Johnston, *Preaching to a Postmodern World: a Guide to Reaching Twenty-first-Century Listeners* (Grand Rapids, MI: Baker Books, 2001), 45.



teaching that seeks to address the wholeness of the individuals and the “shalom” of the entire community.<sup>97</sup>

According to Richard Linthicum in his book, *Transforming Power*, “shalom” is often translated as peace, but its meaning goes further than that. Its meaning is inclusive in such English words as “totality, well-being, wholeness, and harmony.” In fact, he goes even further in the translation. He states, “When Jews wish each other shalom, they are wishing each other health, security, long life, prosperity, end of a successful enterprise and victory in war.”<sup>98</sup> In essence, he is wishing both the person and the community wholeness in life. This necessitates an educational curriculum, which addresses the postmodern tenants of rejection of objective truths and life’s chance.<sup>99</sup> Jesus in his teaching would often use financial metaphors to teach a life truth. With so much emphasis on the economic position of life, there has to be an importance in that area of the Christian’s life. Therefore, knowing biblical truths as it relates to financial literacy is an important pedagogical focus in the church.

The Black Church and Black Theology must begin to bring about collaboration in their Christological and Ecclesial missions. There must be a collective effort by the church to provide long-term solutions for these communities. Instead of engaging endlessly in a theoretical debate about how Jesus would have done it, the church must see to it that theology becomes practical in distressed communities.

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<sup>97</sup> Robert C. Linthicum, *Transforming Power: Biblical Strategies for Making a Difference in Your Community* (Downers Grove, IL: Intervarsity Press, 2003), 36.

<sup>98</sup> Ibid.

<sup>99</sup> Johnston, 26-27.

There must be an agreement on the term Black Power by Black Theology and the Black Church. Black Power is the militant application of the church as an economic refuge for the community. The church, working and teaching in unity to exert the collective economic power of the one body in Christ, will increase its evangelical viability and come into its own as a source of human empowerment.

## **CHAPTER FOUR**

### **METHODOLOGY**

A convenient sample of the church's leadership team and members were the participants in the study group. However, other church members and individuals from the community attended the sermons and Bible studies. There were a total of nine study participants in this project which included: one Health and Wellness Ministry leader, chair of the Deacons, leader of the Young Adult Ministry and his wife, and four at-large church members. The demographic of the study participants were as follows: four females, five males. Their ages were: two between the ages of 25-35, three in the ages of 45-55, three between the ages of 55-65 and one 65+.

A transformative method was used employing a quantitative data analysis.

#### **Pre-Test**

The pre-test consisted of ten true/false questions, which was designed to define the study participant's level of simple financial principles. A review of scripture related to financial literacy was presented in an organized presentation. The pretest will be taken by the study participants at the first class. The study participants did not receive their test back.

### **Post-Test**

The post-test was administered to measure the participant's increased knowledge after the intervention. The questions were the same and were compared to their pre-test answers. The study participants received both the pre-test and post-test back with their scores.

### **Survey Questionnaire**

A survey questionnaire to measure the study participant's interest in topics related to financial literacy and their awareness of different financial topics was administered during the last class. The questionnaire included demographic information and a checklist of financial literacy topics.

### **Interviews**

Post-class interviews were conducted with each Study Group participant. The questions were prepared and open-ended which the study participant responded to in writing. The purpose was to obtain qualitative data related to their vision about financial literacy and an individual action plan related to the information learned.

A baseline interview was conducted to measure the movement of the participants regarding each topic of the project. They were asked their views before and after the project to measure any change of attitude about teaching financial literacy in the church. These were both opened and closed questions.

## Analysis

The participants were evaluated by triangulating the scores from the pre-test and post-test, their interests from the demographic and interest survey, and their answers on their interviews. The goal was to measure the growth in knowledge and the application of the increased knowledge.

### Intervention (Biblical Financial Literacy Classes)

During Financial Literacy Month, a sermon related to each biblical financial literacy class was delivered to the congregation, including the study participants, on four Sundays. The Financial Literacy classes were taught at the Wednesday noon and evening Bible Studies. The format for the four one-hour biblical financial classes consisted of (1) scriptures, and (2) financial literacy topic.

The tools used during the classes included: “*How to Manage Your Money*,” a Workbook by Larry Burkett and “*dfree: Breaking Free from Financial Slavery*,” by Dr. DeForest B. Soaries Jr. The congregation and the study participants were encouraged to join the *dfree*® Billion Dollar Challenge. The YouTube video featuring Dr. Soaries explaining how the members of his church benefited was shown.

The sequence and content for the biblical financial literacy classes are as follows:

#### Week One: Introduction and Stewardship

Proverbs 13:22, “The good leave an inheritance to their children’s children, but the sinner’s wealth is laid up for the righteous.”

We must dismantle the legacy of poverty in the African-American community.

This effort must begin in the household of faith.

A brief lesson on the role of money throughout history was taught using, “*Faith and Money*” by Justo L. Gonzalez as a source. This will provide a historical view of the origin, significance and use of money before and after Constantine.

As the group begins to examine the purpose of money, a model is presented for how money should be used in our contemporary setting.

Psalms 24:1, “The earth is the LORD’s and all that is in it, the world, and those who live in it...”

Malachi 3:10, “Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the LORD of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing.” (NRSV)

Sermon: Being a Good Steward

Thesis: All things are God’s and God has given us stewardship over the earth and all that is in it. We must learn to be good stewards over it. The following points were addressed:

- a. Budget
- b. Help others
- c. Build on our resources for the kingdom

## Bible Study: Being Good Stewards

This session consisted of an overview of the program, current issues of personal and family debt, lack of community collaboration in addressing financial literacy, and the importance of budgeting.

It also examined the role of stewardship in biblical financial literacy. It is important to understand that God owns it all. God is the source of our resources and we should make a commitment to give it back to God.

All should give the tenth but recognize the other ninety percent is God's and be good stewards over it as well. It is important to manage all the resources God has given.

### Week Two: Budgeting

Budgeting and Emergency Fund is the focus. There was a budgeting exercise to help the participants prepare a budget using a tool on Crown Financial Ministries.

Luke 14:28-30, "For which of you, intending to build a tower, does not first sit down and estimate the cost, to see whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to ridicule him, saying, 'This fellow began to build and was not able to finish.'"

Habakkuk 2:2-3, "Then the LORD answered me and said: Write the vision; make it plain on tablets, so that a runner may read it. For there is still a vision for the appointed time; it speaks of the end, and does not lie. If it seems to tarry, wait for it; it will surely come, it will not delay."

### Sermon: You Must Count the Cost for Living

Thesis: We must track how we use the resources God has given us.

- a. Track a budget
- b. Record a budget
- c. Patiently apply a budget

### Bible Study: Planning and Budgeting

The focus for this session was the importance of budgeting. The group looked at fixed and variable expenses. Strategies were introduced to help the participants reduce their variable expenses including alternative purchasing avenues. They were encouraged to count the cost and track their daily expenses.

### Week Three: Debt Elimination

Proverbs 22:7, “The rich rules over the poor, and the borrower is the slave of the lender.”

Romans 13:8, “Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.”

This session will help the participants understand the importance of getting out of debt. A plan will be given to the participants to pay off their debt and live debt free.

### Sermon: The Bill Has Been Paid

Thesis: Having debt restricts the mobility of the debtor. The debtor is enslaved; therefore, the bill has to be paid to set the debtor free.

- a. Debt hinders our service



- b. Debt hinders our giving
- c. Debt hinders peace.

### Bible Study: What the Bible says about Debt

The focus of this session was the burden that debt brings to the household, on our ability to serve in our ministries, and on our ability to have freedom to become producers. We are less likely to step out in faith because we are slaves to our debt.

### Week Four: Saving and Investments

Matthew 25:27-30, “Then you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest. So take the talent from him, and give it to the one with the ten talents. For to all those who have, more will be given, and they will have abundance; but from those who have nothing, even what they have will be taken away. As for this worthless slave throw him into the outer darkness, where there will be weeping and gnashing of teeth.”

### Sermon: An Investment in Hope

Thesis: As believers we should invest in our future because we have hope. We hope for a better life for ourselves, our family and our community.

This sermon exclaimed how savings will increase our financial position when done correctly. It included 401k, mutual funds and bonds. The ability to pass on wealth was addressed. We wanted to articulate that wisdom and knowledge are included in the inheritance we must leave. Money is only one part of it.

Bible Study: What the Bible tells us about providing a foundation for the future.

This session focused on the biblical view of looking to the future with hope and investing in that hope by faith. Two good examples are David in 1 Chr. 21:18-30 and Jeremiah in Jer. 32:1-15.

Other interests were examined. A post-test and interview was conducted with each participant. Participants sought to find how effective the project was and how it can be improved. We also wanted to see if the participants would apply principles they have learned and for them to give a time period of implementation of an action plan. The following information was obtained during the interview: 1) effectiveness of the classes, 2) how the classes could be improved, 3) how they will apply the financial principles they learned, and 4) the timeline for implementing their action plan.

Due to the success/failure measurement tool being objective, it was difficult to get a definitive result answer. The results can only be measured by the implementation of the principles learned in the life of the students. If the Study Group implements any of the principles learned, it can be deemed the project is a success. Still the possibility exist that some of the teaching can be stored in the spirit of the listener and applied at a later time, this would be a success as well.

## **CHAPTER FIVE**

### **FIELD EXPERIENCE**

This research, like so many things, has come about in life as a result of some failure. This was true as it relates to how this project came to life in this church. The failure brought about collaboration between the pastor and the researcher. Their discussion led to the development of a strategy to conduct the research to benefit the church in her mission to expand her territory. The results have been mixed in regards to the church reaching her financial position in the short term but the result has been hopeful and encouraging for the leadership of the church. The results for the long term are even more encouraging for the success of the thesis of this research.

It was the failure of the first draft of this research candidacy review that a suggestion of rethinking the research approach was mentioned by the mentors which encouraged a meeting with the pastor for ideas to organize the project to an acceptable format. It was at that conference the idea of connecting the church's annual strategic objectives to the implementation of the project for the church's financial growth blossomed. The success of this strategy was due to the ability to keep the project in front of the congregation. It demonstrated the pastor's and the leadership's support for teaching about financial matters during the prime hours of the church, the eleven o'clock hour, and during both Bible studies.

In preparation for starting the project, the church partnered with a credit union, which is liberal in helping individuals re-establish credit worthiness. Any member who joins the church is automatically eligible for membership in the credit union.

The credit union offers seminars on all elements of financial literacy. It is important to have resources in place to help individuals to make the change before the preaching and teaching.

At a meeting with the leadership team, pastor discussed his objectives for the 2014 budget. The inclusion of the project was a method to achieve the desired results. This support demonstrated tremendous faith in the success for the thesis of this project. It was encouraging the pastor put so much energy behind the project. Behind the scenes there was reluctance by some of the leadership, which is understandable.

Considering the negative view that is often associated with financial teaching in the church this reluctance was expected. Many of the leaders are former members of the mother church and still have emotional scars from the separation that occurred seventeen years earlier. There seems to be a fear of disturbing the balance of peace in the congregation with controversial topics.

Pastor addressed this reluctance behind the scenes by showing his faith in the project's thesis. He also believed the people would respond to teaching God's principles. Actually, he tilled and prepared the ground for the seeds to be planted. Ultimately the reluctant leader ended up being a strong supporter of the project.

The strategic financial plan for the church was to increase the budget by five percent in the tithing, which is an act of faith considering there was no sign of increased giving over the last few years. There was also a plan for a capital giving campaign of

\$40,000 for the year. This represented a stretch of faith for the leadership and the congregation. The success of this project had great implications for the financial strength of the church. This became an act of faith by all involved.

The leadership made commitments, which obligated the increases for the year. The church installed high definition video screens, which proved helpful in presenting to the congregation during the execution of the project. This was a response to the pastor saying he wanted to “turn the sanctuary into a classroom with a flip of a switch.” There were other obligations that were made which committed the church, in faith, to reach the projected budget.

The annual conference was the next step in the process for budget approval. The congregation had no objections to the budget and the pastor’s recommendation with regards to including the project in the strategic plan. In fact, there were no comments made regarding the financial disposition of the meeting. This was surprising when consideration was given to the increase of the budget. Pastor did mention the plan, which included the Financial Literacy Month project.

Much of the success or acceptance of the project is due to preparation the pastor did in creating awareness in the congregation. He spoke about the project often during the January and February services as leadership kept a close eye on the churches financials. During the first two months the church was behind her budget. The number of pledges for the capital giving campaign was encouraging, but the revenues were significantly short. There was an alarm that there may be too much talking about money.

This was disheartening considering the project was yet to begin. Pastor continued to promote the importance of the congregation learning about what the Bible says regarding how to be good stewards over the resources God has entrusted to God's people.

As the date to begin the project approached, sermon preparation and Bible studies became a priority. Pastor continued to lay the groundwork for the delivery of the sermons and Bible studies. March was Biblical Financial Literacy Month for the church and the pastor prepared the congregation by keeping the church's financials visible to the congregation during the eleven o'clock services. This was done by using the video screens, showing the versatility the screens presented, for the benefit of getting the congregation's support for the investment. This project got its most valuable resource on this side of heaven, by getting the support of the pastor of this great church. He paved the way with the church's leadership and with the congregation. This leadership by the pastor, provided encouragement as the project presentation was about to begin.

A workshop was conducted in October with fourteen attendees for six weeks, which provided a model for the Bible studies to be conducted. A pre-test was provided which gave insight into what to expect from the implementation of the project. This workshop was informative and educational for members and non-members.

As the church entered Biblical Financial Literacy Month, the financials of the church were behind where they needed to be for the church to reach her budget goal for the first quarter. This brought tremendous pressure for God to exhibit God's power in this season, in this place. If the members didn't show up or they did not tithe, the church

would be in a challenging financial position. Coming into the month significantly in the red financially left no room for error.

### **Week One**

It was noticeable that there was less than normal attendance for our communion service on first Sunday. This reaction was expected. The pastor gave a lengthy explanation about the importance of learning about individual financial matters. A professional associate for this project introduced the speaker and lent even more valuable authenticity to the project and the speaker. The associate is a former provost of North Carolina A&T State University with great influence among the congregation. Having the support of those influential individuals assured the speaker of a captive audience.

Since health care has such a tremendous impact on the financial resources of individuals and families, it is important the church and community be made aware of health care options. Therefore, due to the approaching deadline of the Affordable Health Care Act an organizer from Enroll America addressed the church and set appointments after the service to enroll members into a health care plan. He stayed for the sermon and stated that he was “greatly inspired by the sermon and the work the church is doing.”

The initial sermon dealt with being a good steward and was given positive reviews by members of the congregation. There were positive comments by members who are professional and have a propensity for having above average resources. This is an important segment of the congregation because if they can become better stewards of their resources, especially their financial resources, it can have a very positive impact on the entire community. This project, if followed through to completion, requires an

investment in the community by those who have the resources for investment. It was very encouraging to have that feedback by those members.

On Wednesday during afternoon Bible Study, the speaker continued to develop the theme of stewardship. A YouTube clip of Bishop T. D. Jakes discussing being producers instead of consumers<sup>1</sup> was played on the video screens in order to get the attention of the attendees. The attendance was smaller than the previous average for the noon Bible Study. The reason for the smaller attendance could be it was Ash Wednesday. Usually Ash Wednesday Bible studies are very close to average attendance, but for this Bible Study it did not hold true.

At the end of the Bible Study a pre-test was given to the focal group and all who would take it. There was great participation from those who were there and questions were raised about their stewardship role. One question that brought about considerable discussion was regarding the role that people such as T.D. Jakes play in aiding the community financially. This is a thoughtful question and opened the discussion up in a desired direction, which led to the issue of the communal role in dismantling poverty.

Noon Bible Study is usually attended by the seasoned members of the congregation. There are others who work close by the church that drop in. The majority of the attendees are retirees, which represents a distinct demographic. These members have reached a level of financial stability, whether positively or negatively which may have little impact on their current status. In fact, one retired member stated he did not see any value in the subject because he was satisfied where he was. This statement brought to light a concern that needed addressing because that is possibly a hidden reality which

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<sup>1</sup> "Be Producers, Not Consumers," accessed March 2, 2014, CNN, <https://www.youtube.com/watch?v=LBMW8KRckVA/>.



needed to be discussed. The discussion moved to the value of wisdom. The Bible Study addressed wisdom as a valued resource and a tool for dismantling poverty. Many people are not able to inherit money or land, but wisdom is an important commodity.

It is important to note that in Bible studies which have a predominantly senior attendance, stressing wisdom as a resource needed to be established early in the presentation. A question can be asked, “What are the resources that are available to be used as legacies?” This can open the door to members having an important discussion about wisdom as a resource and help bring value to those seniors who have limited material resources to pass down. This is important in the first generation, as a foundation is being built for creating a biblical financial structure.

The evening Bible Study is not as well attended on a regular basis but the attendance was better than normal. This was encouraging as they were younger and more engaged in the subject of finances. Most of them had young families and are just getting started in their careers. This is easier because they are being taught some of the pitfalls before they are engrained into the psyche. It also allows them the opportunity to provide a model for their children too.

It is incumbent, if this model is to work, that it reaches young adults before they get caught in the cycle of debt and spending that has captured the imagination of current American families. Therefore, the teaching has to be innovative and instructive to a postmodern culture.

The use of video and YouTube seems to be especially useful in relaying the message of importance to the young adult demographic. They become engaged with Bishop Jakes and Dr. DeForest Soaries discussing some of the issues related to finances

in the African-American church and community. This validated that this teaching is important as it addresses an issue that has a tremendous impact on the church as well as the community.

A pre-test was administered for each Bible Study session. The results were better than expected; both demographic groups were very familiar with basic financial terms and principles. There was less familiarity with investment priorities where in a ranking question some people chose precious metals over more safe bonds. This did demonstrate members are aware of financial principles, but they need a strategy that will help them apply the principles. Therefore, less time was spent on terms and definitions. More focus had to be spent on incentives and strategies of living out biblical principles.

### **Week Two**

Week two of the project was presented as a challenge that may have affected the attendance for worship service. There was an ice storm in the region, which caused thousands of households to be without electricity. The storm was on Friday, which limited the expectation for a large crowd for Sunday worship service. Surprisingly, there were a sufficient number of attendees to hear the message, "*Counting the Cost of Living*." This message centered on the thesis of preparing a budget.

This message had a surprising impact on many in the congregation. There were many questions following the sermon regarding how they should prepare a budget. The pre-test demonstrated the focal group knew the reasons and techniques for budgeting, but needed a simple travel map for executing a plan. This analysis was demonstrated with the

overall congregation also. The Crown Financial Ministries forms were recommended as a practical process in developing a budget.

The Noon Bible Study showed little improvement in attendance, but the interaction was encouraging as the members asked relevant questions and gave valuable feedback. It was this session that seemed to arouse the engagement of the senior saints. This subject may have been appealing due to the challenges many seniors have living on fixed income. Budgeting affects all generations, but the impact is felt most by those who have limited resources. Their interest was encouraging because they offer important wisdom for the next generation. If this process can add to the legacy of wisdom to be passed down, it has brought a level of success to the project.

The evening Bible Study saw growth in attendance. They too were engaged with the presentation and provided valuable input. The YouTube video with Dr. Deforest Soaries was shown to an attentive group of young adults. These asked different questions than those asked earlier. These questions were from a different context, as the attendees were living in different stages of life. Having a variety of demographics was helpful for addressing the needs of those who attended. Much of the feedback came after the session in the form of questions about where to find other available resources.

This question provides insight into what available resources are needed within the congregation for the ministry. We should place in the church facility such resources as budget forms, asset/debit and other forms for pickup. This will be a reminder of the value of tracking household finances. The attendee's questions offered a great opportunity for learning for the teacher. The questions helped in understanding the concerns of the students as related to their financial position.

### Week Three

Week three addressed debt with the title, “*The Debt has been Paid.*” The text was taken from Prov. 22:7 and Rom. 13:8. The power of the pulpit has tremendous transforming power. A video clip by Dr. Soaries was played, and it made an impact on the congregation. It was played as an introduction to the sermon. Dr. Soaries’ book, *dfree: Breaking free from Financial Slavery* was a helpful resource for this sermon.

God’s Spirit moved powerfully, as numerous people came afterward and expressed a concern about their debt. They wanted to look at opportunities to get help for the excess debt they have accumulated.

The power of God’s Word to change the hearts of humankind was manifested in this sermon. Out of this convicting came an encouragement that this project can help change the life of many who are unable to fulfill God’s purpose for them because they are trapped in a job or career due to excess debt. This message seemed to resound in the spirits of the listeners.

A niece from out of town visited the church and was impacted by the message as well; so much so, she made changes in how she spends her money and committed to getting out of debt. This made a direct impact on the legacy of the preacher’s family. She posted the YouTube link on her Face Book page, which aided in getting the message to the larger community.

A hope that the power of this message would continue in the Bible studies was proved to be true. The noon Bible Study was engaging with thoughtful questions by the congregants. There were questions related to getting out of debt when there are limited resources available, such as with social security. There were no easy answers to the

questions, but it opened up great dialogue with suggestions for others in the congregations. There is a great amount of energy around the issue of excess and unmanageable debt. This subject needs special attention within the church. Dr. Soaries' book is a valuable resource for the church as it seeks to provide a foundation for the next generation.

This was the major emphasis in the discussion on eliminating debt. There is a choice that can be made. Will you leave a legacy of wealth or a legacy of debt? This question moved this study group to contemplate why it is important to gain control of their debt and better manage the resources they have now. This topic engaged this group more than any of the previous topics presented in Noon Bible Study.

The Evening Bible Study participants were even more engaged than the noon participants. They asked proactive questions about what they can do to alleviate their incurring excessive debt. This energy may be a result of the extra lifespan these young adults may have when compared to the senior congregant. God's Spirit was very evident in this session due to the response that was shared both during and following the presentation. It was exciting to see how young adults were inspired to pay off their debts and start investing for the next generation.

#### **Week Four**

Due to the church's schedule of Youth Sunday on the fourth Sunday of each month, the teaching and preaching was inverted. Previously the Bible Study followed the sermon, but due to the schedule the Bible Study preceded the fifth Sunday sermon. The

Holy Spirit was operational in this because the energy, which was present from the previous session was still there as the topic of investing was discussed.

This was a logical sequence as the awareness of eliminating debt gave insight to how to move to a higher level of providing a legacy for the next generation.

The noon session on investing was challenging because of the current position of many of the seniors. Stressing the importance of providing for the next generation is as important as providing for ourselves. This approach seemed to strike a cord with those who were present. The faces that were at the Bible Study were those same familiar faces who had attended throughout the project. It had become apparent those who were coming were interested in the subject matter being discussed. They were concerned about their grandchildren more than their children because the age of many of their children had surpassed the age of their influence.

Influencing seniors who provide wisdom is very important because it is this generation that will provide the pedagogical wealth needed to dismantle poverty in the church setting. Seniors provide a valuable model of ministry in how to live a long life. Whether they are aware of it, they are watched intently by the younger generation. This Bible Study group was important to the long-term success of this project. It was rewarding to see those who did come because they were faithful in their attendance.

The Evening Bible Study continued to attract young adults and their concerns were family oriented. Investing for them was a way of providing for a home and college for their children. These were the concerns that were expressed by those who attended. Therefore, their strategies for investments were different than those for the seniors in the

noon sessions. They may have different reason and strategies, but it will change the trajectory of the issues that many members in our churches are facing.

Closing out the Bible Study sessions proved there is an interest in this subject, particularly from a biblical prospective. The discussion and the interest off-line from those seniors and young adults that can make an impact on the next generations, provided an incentive to make this an ongoing ministry within the congregation. The momentum in the teaching grew each week among the participants and the teacher.

The final sermon was, "*An investment In Hope*," which told the story of Jeremiah and his purchasing of the field from his uncle. The sermon also discussed how David bought the land for his son (Solomon) to build the temple. Many of the dreams of this generation may go unrealized, but because of the hope of the future, there is an investment that has to be made. David says he had to pay a price for that which he offers to the Lord.

This sermon hit home to a number of individuals in the congregation. Many of those who had not attended the Bible Study made positive comments regarding the impact this series had on their lifestyles. They began to realize it will take this generation's initiative to change if there is to be hope of the next generations. There has to be an investment in the future and it will cost to get it done.

Each sermon, with the exception of one, had a PowerPoint presentation designed to allow the congregation the time to take notes of major points of the sermon. There was positive feedback, as they said it was helpful.

There was also a PowerPoint production called, "*Movin' on Up*" prepared by a financial planner who gave authorization for its use. The slideshow was set to the music

of the old situational comedy *The Jeffersons*. Each area of financial literacy was represented in the show. The music was an important tool for the project because in addition to adding some stress relief, it displayed a familiar theme of an African-American moving from poverty to financial success. The song was added intentionally to connect with the audience and get the attention of the attendees since the music is the theme for a television show that is still in television syndication, which means it is still viewed by multiple generations.

Each sermon was uploaded on YouTube for future exposure both in the church and globally. A channel was created for the purpose of storing the sermons. Currently, the first sermon, *The Good Steward* has forty-four views. The second titled, *Counting the Cost of Living* has had twenty-one views. The next sermon, *The Bill has been Paid* presently has twenty-four views. Finally, the last sermon, *An Investment in Hope* has twelve views.

Regarding the financial position of the church during Biblical Financial Literacy Month in which there was a great concern for the church budget, the fear was alleviated. The church made her March budget and made up for the losses from the previous two months. While there were fewer people, they gave in greater amounts than when there was an abundance of members in attendance. This is even more of a blessing when consideration is given to the fact there were weather issues that hindered attendance for one Sunday. God showed how God can take less and give more during this project. The church is currently making her budgets, and the capital campaign is on target to reach its goals.



At the end of the teaching, a post-test, an evaluation, and a survey were given to those who took the pre-test and to others who wanted to evaluate the impact of the project on their financial situations. There have been those who made testimonies outside the evaluations that have been very positive for the continuation of a ministry which addresses biblical financial literacy. Others have put feet to their faith and taken steps to improve their financial position by starting or completing other opportunities.

One of those is the pastor of the church, who recognized he was falling short in applying biblical principles and began to address them in his life. He is currently finishing an insurance representative program. It is noticeable to others that he is including the importance of good stewardship in his sermons and Bible studies. This is keeping the topic uppermost in the minds of the congregation. Having the pastor leading the congregation in this manner is important in the church body to understand that this is critical to holistic living.

Another member who is a teacher in the county school system has become an insurance representative as well. She said she was impacted by the teaching so much that she wants to “help others become financially literate.”

Her pre-test shows she had great financial awareness in that she had considerable knowledge of investment principles. The blessing was she was inspired to help spread the gospel of God’s stewardship.

A minister within the church was so impacted that she sold her car to pay off her bills. This is applying one of the principles of paying off debt (debt stacking) in order to be free from debt. This action of faith was powerful for the ministers as she testified to the impact in the minister’s fellowship meeting. God positions people in places where

they can make a great impact for the kingdom. The testimony of this particular individual had a tremendous impact on the ministers of the church. She is well respected among the ministers and within the congregation.

The reporting returned nine evaluations of the post-test, surveys and interviews. The interview's design was to find the impact the series had on the participant. The desire is for them to begin to plan for the future and have a vision for their financial future. The Bible says in Hab. 2:2, "Then the LORD answered me and said, 'Write the vision; make it plain on tablets, so that a runner may read it.'" The interviews were in a written essay format.

### **Quantitative Analysis**

The interview questions were related to the Study Group's response to the series. Since the thesis is related to the participant's response to learning, it is important to evaluate the action response to the teaching. If no further financial action is taken by anyone in the group, the project series can be deemed unsuccessful. If there is measureable action taken as a result of the teaching, the thesis has proven successful.. Using the above testimonies also positively influenced the analysis of the findings.

The findings to question one, regarding the series inspiration to change the Study Group's handling of money, which addresses stewardship, was unanimously positive. Every member of the Study Group answered, "yes" to interview question one.

The Bible seeks to inspire change within the human experience, and this project, the preached and taught Word of God, made an impact on the lives of this congregation. If paired with the unsolicited testimonies of those who spoke about their experiences and

the impact the series had on the way they lived, the thesis will hold true in similar contexts.

The group was asked to provide examples of what they were inspired to change. Examples included, “Paying bills on time, implementing a debt stacking program, budgeting better and following it more closely.” These examples demonstrate a movement for members within the Study Group. These examples are directly related to the preaching and teaching of this project.

The second question addressed the buying and spending habits of the Study Group. This question brings attention to the teaching on budgeting. The findings were inspirational because of the changes all the members made in their interview responses. All the responses addressed need-based spending. They became more focused on the timeliness of the purchases and their spending habits. One respondent stated, “Consumption is necessary in life, but I am being more careful about what I buy and when. The workshop, Bible studies and sermons helped me to see more clearly that wants have to be separated from needs.” Another respondent addressed the restraint of using credit cards in their purchases. The respondent stated, “It help me with my decision-making as far as buying what is needed or necessary, not to overspend and not using credit cards.”

These responses are behavioral changes that will impact the wealth of the present generation, and also provide a legacy of wisdom for coming generations. If these changes are implemented into family culture, these budgeting and buying changes will become engrained into the psyche of the family unit. The next question provides insight to this thought.

The third question asked about the importance of passing the Biblical financial principles down to the next generation. The finding on this question is consistent with the previous findings. There was a unanimous “very important” answer to that question. This answer gives insight into the fact that there is a desire for the current generation to provide foundational support to the next generation. As Prov. 3:1-12 illustrates, the passing down of wisdom provides strong support for living a holistic life.

Many of the respondents want to be an example for their children as a way of passing down the wisdom of biblical financial literacy. One respondent stated, “I will achieve it (passing down information) by being an example.” Another respondent that worked with her children said, “Having our children work with us and showing them the importance of saving was very important.” These respondents will not only provide examples for their family unit, they will provide examples to other members of the congregation. It is important to have examples that can spread the good news of what the Bible says about how to be good stewards.

The fourth question related to the relevancy of having financial teaching as a compliment to the ministry; it was overwhelmingly supported by the respondents. Keeping stewardship as a complimentary ministry was very important to the majority of those who filled out the interview and many in the congregation that approached the pastor and leadership. Many of those who did not support it made their objections known by their absence. One less enthused respondent answered it should “occasionally” be an important compliment. The respondent continued by stating, “It is helpful to those that are not informed and need financial help.”

Other respondents were more enthused about this being an important compliment to the church's ministries. One respondent connected the ministry to the community by stating, "Because the church is where a lot of people go to get help and this is help that is really needed."

Another saw a connection to a strong church by stating, "Yes, because financially free members mean a limitless church." Finally, one respondent viewed the ministry through a holistic lens by stating, "The church is the institution that can be and must be a reservoir of wisdom." These responses were from a cross section of gender and age demographics, and could be interpreted as the collective church responses.

The Study Group members were asked if they wanted to be contacted by a financial planner. Only one of the respondents wanted to be contacted by a planner. The others saw no need for assistance in helping to plan for their future.

The final question was an open-ended one, asking for suggestions to add to these. Most of the comments were related to their appreciation and compliments of the series. One respondent wrote the series was, "very interesting and greatly needed. Rev. Carver did an excellent job explaining the program and the need."

Another wrote, "Nothing except to say I enjoyed the series and the teacher. It was enlightening, well planned and presented." These responses make the series rewarding as they have impacted a few people. If the series changes a few people, it can begin to affect the legacy of that few.

The pre-test was administered at the beginning of session one. The questions were true and false and were designed to gauge the basic knowledge of the group. The findings were that they were intelligent about the basics of handling financial matters. The test

asked questions about insurance/investments, cash flow, credit scores, debt, trends and Bible references. All answers were correct by everyone except those related to insurance and investments.

In order to measure the research quantitatively a survey was taken. The survey was taken after the series to find other areas of interest for the Study Group. The questions were designed to find information about the demographics of the Study Group and the financial literacy interests for the individuals in the Study Group.

The survey did not address the income of the individuals. The demographics are not representative of the church body in gender or age. Due to the survey being taken by leaders of the congregation, it is closer to being representative of the leaders.

The findings of the survey indicated the respondents were predominately men (65.5%) between the ages of 55-75 and married (66.5%). They had children (89%) and were homeowners (71.4%). The young adults were (11 %), females (33.5%), and renters (28.6%) were represented as well.

The Study Group found teaching what the Bible says about handling money was helpful (100%). There was the presupposition that there would be some objection to teaching and preaching about money. That may have been true but it was not represented in the survey. The foundation laid by the pastor may have helped to invalidate the presupposition.

The survey sought to find the financial interests of the respondents. This was important for addressing the concerns of the individuals and the families. There as a presupposition related to the level of interest because of the demographics of the group. The presupposition that the group would be more interested in latter life concerns, proved

correct, but there was also concern about issues related to what legacy they would pass to the next generation.

Quick debt elimination and improved credit scores were of most interest to the majority of the respondents. There were 66.5% of the respondents interested in debt elimination compared to 35.5% in improved credit scores. These areas of interest addressed both the present generation, as well as the next generation.

There was a great emphasis placed on these subjects during the series due to the current contemporary conditions in this country. This interest was real offline as well. Many members approached afterwards seeking advice and direction about how to get out of debt.

There was equal interest in other areas of biblical financial literacy, such as wills, retirement plans, insurance, and long term care. These addressed planning for the senior years of life. There were three respondents who had interest in learning more about wills. Those who expressed an interest in wills were sixty years old or older and were both genders. The other areas of interest were equally represented.

The final question on the survey was a rating from one to ten (ten being the most interested) of their desire to be debt free. Everyone but one rated their desire as ten. The one rated their desire as an eight.

The final measurement for the series was a post-test. The post-test was a re-examination using the same questions from the pretest to measure the learning that had taken place. The group was literate in all the areas on the pre-test with the exception of investment principles. Therefore, the only area which learning would take place was in

investment principles. Every respondent correctly listed the best investment options.

This was an improvement from the pre-test.

The improvement can be attributed to teaching which addressed investing for the future. The analysis of the triangular data supports the thesis of, “When you know better you will do better,” especially when it relates to biblical financial principles.

All demographics tested, surveyed, and interviewed agreed it was important to teach biblical financial principles. This unanimous support for teaching principles of stewardship is an unusual agreement within a Baptist congregation.

It should be understood that the Study Group agreed while others expressed their disagreement by not showing up. There was no study taken by those who abstained from participating in the teaching and preaching on the subject.

A baseline interview was conducted to evaluate the study participant’s attitudes about preaching and teaching financial subject matter in the church. The questions asked were related to pre-intervention attitudes and post-intervention attitudes. These were asked in order to establish a baseline and gather results of any movement due to the intervention.

The unanimous view to question one was they believed financial literacy should be taught in the church before the project is conducted. All stated their views were reinforced by the project. This sample suggests there is a desire within the body to discuss money matters in the church. There may be a false presupposition by leaders that the majority of members are reluctant to hear about financial matters.



The following baseline interview questions asked about the participant's thoughts about stewardship, debt and investments before the intervention and their reactions to the project.

They all expressed a greater knowledge of the particular subject due to the teaching and preaching. Even when there is knowledge of the subject, there is still room for more wisdom. Breaking the silence in churches is imperative to increasing the awareness of financial literacy.

The thesis requires an action after learning the principles. A majority of the participants expressed an action related to their learning. A majority expressed an interest in doing something about debt elimination.

This agreement was across gender, age and homeownership status. The debt issue is an important component in discussing financial literacy. If there is agreement within the church and community to eliminate the slavery of debt from their lives, this would go a long way in fulfilling Jesus' mission statement. His mission statement in Luke 4:18:

The Spirit of the Lord is upon me because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives...

Another important agreement of the nine respondents is to teach these principles to children. This agreement addresses the legacy of passing down wisdom for building a foundation of strong stewardship in the home, community and church.

It is vital to the success of this project for there to be agreement within these institutions because they have to reinforce each other. This command of teaching God's principles to the children in all these institutions was immortalized in Deuteronomy 6:6-9,

Keep these words that I am commanding you today in your heart. Recite them to your children and talk about them when you are at home and when you are away, when you lie down and when you rise. Bind them as a sign on your hand, fix them as an emblem on your forehead, and write them on the doorposts of your house and on your gates.

## **CHAPTER SIX**

### **REFLECTION, SUMMARY AND CONCLUSION**

#### **Baseline**

Looking at the field study through a reflective eye has been encouraging. The challenge of presenting a subject that brings about so much emotion was intimidating. The feeling of being worthless and inadequate was present internally leading up to the project. If this model is to be replicated, that feeling will have to be overcome, as well as the preconceived thoughts about what others are thinking regarding the project.

Upon entering into the field study, there were presuppositions that had to be addressed. One of those presuppositions was there would be objections by the church leadership, which was anticipated at fifty-percent of the leadership team. This assumption proved to be unmerited. The leaders after some reluctance embraced the project. It was that acceptance that gave the congregation the image of support and helped divert dissention.

That helps with the second presupposition, which was the expected ten-percent pushback from the congregation. This too was unwarranted. Along with the show of togetherness among leadership, the support from congregation leaders also played a significance role.

Their embrace of the sermons and teachings by their presence helped tell other members this is important information. Many leaders do not realize the important role of lay leaders in implementing a program.

The professional associates for the field study on the team played an important role in the buy-in of the church. Having respected leaders of the community as members of the team, aids in the respectability of the field study for the success of the project. It is hard to reject one person of a dynamic team, without rejecting the entire team. Therefore, any controversial study or teaching should have careful attention paid to those who are members of the team. Having people stronger than yourself, helps gain acceptance of the work being done.

Finally, the feedback from members was not expected. The expectation was there would be more negative feedback from the interviews and from congregational members. Judging from previous conversations with others who spoke about stewardship and financial responsibility, preparation was made to handle harsh statements. This too was unfounded.

Pastor's embracing and passion for this project was communicated to the church. A post-intervention interview articulated the church's response. (Appendix F) He is often the ear to the complaints of matters of this kind. His giving up the pulpit and Bible Studies was a show of strong support. His breaking the silence was and preparing the congregation was instrumental to the success of the project.

The pastor agrees this project was transformative to our context. It has helped him in changing the mindset of many people in church. There have been numerous businesses that have been started as a result of this project. Some members of the church have

formed a group that invests in other person's desire to start new businesses. These persons invest in new business if they are presented with solid business plans and the possible business has a high possibility of succeeding. That is indeed transformation.

### **Data Summary**

The findings from the data indicate there is a desire for teaching on biblical financial principles by a cross-section of demographics. The interest is strongest in the area of their current life context. This is to be expected for as they grow older and their life contexts changes, they will seek more knowledge. It is important the ministry is visible for the life changes that will take place.

The data indicates that young adults do have interest in products related to long-term financial stability. These include investment and income security products. There was also interest in college savings for the children. These financial products are important to dismantling the legacy of poverty because they are transformative assets, which can be accumulated over a long period of time and give significant growth for the next generation.

As was briefly discussed earlier, the findings related to late in life products were important to those who are sixty years old or older. It is understandable that issues such as wills, retirement and after-life products are at a premium for that age group. Those issues are not as important to the young adults. This financial preparation is important to stress in the church and community, as many people transition in death with no wills or life insurance.

The lack of preparation for death creates an expense to family members who are left as executors for the estate. Churches often are asked to help with funeral expenses by families that have not prepared for after-life expenses. Consequently, it is important to

teach all students about taking care of issues that will remain after they are deceased.

These concerns are often too emotional for family members to discuss, but it is vital to the business disposition of those who have crossed to the other side of Jordan.

If this model is to be successful in other contexts, there must be attention paid to the audience that it will be presented to. It is suggested the presenter be flexible regarding the subject matter. The demographics should dictate what principles will be presented, because if there is disinterest in the subject matter, the student may be lost. That is the importance of having an interest survey before the presentation. This is an error that was made in this model.

The interest survey was taken upon the completion of the classes. This error proved uneventful related to this model, but it could have been more focused to those who had a greater desire to learn. The program can then be structured to each demographic because it is very fluid in terms of adaptability. The interest of each group will change as their life situation changes. Therefore there is a continual need for financial teachings throughout the life of the individual and the family.

Due to the subject's wide range of information, extending the length of teaching time is suggested. Due to Lenten season the project was shortened from six weeks to four weeks. This put a tremendous amount of stress in getting all the information to the classes. The introduction and follow-up sessions were combined with the four Bible studies. Therefore, close attention should be paid to scheduling, because having sufficient time is important for greater clarity. Having it during the Lenten season had a positive effect as well. Due to the nature of the season, in which many people fast and pray, incorporating some act of worship can improve the effectiveness of the presentation. A

pastor at a local church asks his parishioners to fast spending on non-necessity items during a thirty-day period. This can be an idea for a time of fasting while learning about being a good steward.

Out of this series a test initiative was introduced. That initiative is called the Entrepreneurial Exchange. This initiative will offer assistance to those who have ideas about starting a business. They will bring the idea to a group that is willing to use its resources to provide funding to get the business operational. They must go through all the steps of starting a business, including writing a business plan, a profit/loss report, etc. There are church members with expertise in these areas, who are willing to give assistance.

This ministry is under the Financial Literacy Ministry, which provides ongoing support and information to those who were moved by the project. This ministry is led by members who are entrepreneurs and have expertise in money matters. They have provided seminars on Predatory Lending in June and buying Insurance in July for the Seniors Ministry. There are other seminars planned by the ministry, which will continue to heighten the awareness of biblical financial principles.

It is important to have a ministry during this era which will be current on the state of economic affairs. So much information is coming out about how poverty is becoming more prevalent globally as well as nationally.

A recent study reports the wealth gap between whites and non-whites continues to grow. In fact, it has tripled since the 1980's.<sup>1</sup> This ministry has to be active and

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<sup>1</sup> "Racial Gap Tripled Since Reagan Era As Whites Increase Lead over Blacks: Study," Huffington Post, last modified February 27, 2013, accessed July 3, 2014, [http://www.huffingtonpost.com/2013/02/27/racial-wealth-gap\\_n\\_2772840.html](http://www.huffingtonpost.com/2013/02/27/racial-wealth-gap_n_2772840.html).

knowledgeable if it is going to achieve the objective of providing wisdom about God's stewardship principles.

Partnerships with financial institutions are advisable because they provide useful programs to teach young adults banking and investment principles. The church's tremendous communal asset capabilities provide her great negotiating positions. Bringing in financial experts for continuing education workshops will keep financial literacy at the forefront of the church's ministry. The discussion will become a part of the ministry of a holistic ministry. Financial literacy will not be the hidden shame in the church.

### **The Corporate Church**

The awareness of these principles is also critical to the way the church is administered. This awareness was brought to light by a member following the church's quarterly conference, when the question of spending was posed. This question was encouraging because it showed the project brought the issue into focus for some of the members. In fact, the member's comment was prefaced by the recognition of the teaching of the biblical financial literacy principles. Following the biblical principles is important to the corporate church's financial affairs as these principles are to the individual affairs.

It is critical, for the purpose of witnessing, for the corporate body of the church to function with biblical financial integrity. There is a greater focus on how the church spends her money and on trustees and financial officers as a result of learning more about principles of financial stewardship. Therefore, an unforeseen outcome of the project was the corporate body began to change their stewardship behavior. This new awareness can



have long-term positive affects on how the church can begin to rebuild the community by reinvestments.

### **Theological Reflections**

The church continues to be a vital institution within the community. Some would have you to believe the ecclesial body has lost her effectiveness. They will tell you she is not relevant any longer because of an objective postmodern worldview. The view that all things are relative to the individual viewpoint makes giving an authoritative message difficult. One of the tenets of postmodernity is the quest for community.<sup>2</sup> “It is that search for human touch,” as Dr. Sir Walter Mack impressed in his presentation at the Booth Preaching Conference, “which creates a thirst for the human touch.”<sup>3</sup> Therefore, the church can reach the current generation through the forming of community.

It is through community the church finds her power. It is through the journey to form a community that collective financial power can be effective. In Rom. 12:5, Paul tells the Roman Christians, “...so we, who are many, are one body in Christ, and individually we are members one of another.” He is letting them know they are dependent upon one another. He is encouraging them to bring what God has given to them to the body. He identifies some of those gifts that should be brought. The body in verse six,

We have gifts that differ according to the grace given to us:  
prophecy, in proportion to faith; ministry, in ministering; the  
teacher, in teaching; the exhorter, in exhortation; the giver, in

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<sup>2</sup> Johnston, 54.

<sup>3</sup> Sir Walter Mack, “Intergenerational Preaching: the Relevancy of the Gospel Today” (lecture, Dr. Charles E. Booth Preaching Conference, Columbus, OH, May 21, 2014)

generosity; the leader, in diligence; the compassionate, in cheerfulness.

In this vein, we bring the gift of Theology in relation to what God has blessed us with in all areas of our life. It is to bring a passion for the kingdom. The kingdom needs the gifts God has entrusted the people with. Dr. Sir Walter Mack discusses the kingdom's needs and the response of the individual, in his book, *Passion for your Kingdom Purpose*.<sup>4</sup> It is passion for the kingdom that brings the body into community. Through that desire for the common good, that Christian hears the call of God related to all that is possessed.

Reaching the common good is a journey that is repetitious. Due to the contemporary human condition of the compartmentalization and individualization of life, it is difficult to sustain the desired community. Therefore, the communal covenant has to be renewed regularly. Noted liberal theologian Walter Brueggeman addresses this dynamic in his discussion on the *Journey to the Common Good*. He imagined that journey from “scarcity” through “abundance” to “neighborhood” must be taken by Jews and Christians alike. He reasoned that all humans must make the journey to be “maximally human,” and they must make again and again.<sup>5</sup>

He relates how the “system of anxiety” and fear leads to greed, stating that an “immense act of generosity” is required to break the bondage of greed. He then says those who are immersed in generosity are so busy with that action, their minds are

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<sup>4</sup> Dr. Sir Walter L. Mack, *Passion for Your Kingdom Purpose* (Tulsa, Ok: Harrison House, 2004), 3.

<sup>5</sup> Walter Brueggeman, *Journey to the Common Ground* (Louisville, KY: John Knox Press, 2010), 31.

diverted from themselves and their minds are “about the work of neighborhood.”<sup>6</sup>

Therefore, Cone, Perkins and Brueggeman are in theological agreement about how community building and wisdom together are integral to dismantling poverty.

Consequently, every person is needed to help with thinking in generosity and bringing their gifts to their neighbor. Those gifts are tangible as well as intangible. Gifts of wisdom are much needed by the church and the community.

### **Conclusions**

This project flowed from a feeling of worthlessness. It was through this project that a sense of purpose was discovered, a place I have embraced of wanting to go higher. Like some of the students in the Study Group moving to financial certification is the next step for me. I have renewed passion for the kingdom because I have found my purpose is helping others to find their value in the family. Helping others to be transformed is transforming for my life.

Other opportunities within the church are getting started from the project. An example of that is an Investment Club led by a young adult. This ministry will help people of all ages understand what it means to own stocks and bonds. They will hopefully learn what impacts stock pricing and how to anticipate market reactions.

The teaching has also been added to the discipleship program of the church. Every member will be taught the importance of biblical financial principles before they are given the right hand of fellowship. This integrating these principles into the very fabric of the church in this very fundamental way is the kind of commitment the predominately

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<sup>6</sup> Ibid., 28-29.

African-American church must make if it is to fulfill the role it is ordained to play in teaching God's financial principles. This church is no longer silent about financial literacy. It has made a commitment to address the generational problem of silence in our church. As President Johnson did fifty years ago, this project created a model for breaking the silence, by using wisdom and awareness from God's eternal perspective. The church has to declare a war against ignorance of financial matters. Leadership must have greater courage to step up in faith to preach and teach what this project shows the people want and need in this era.

**APPENDIX A**  
**GENESIS BAPTIST CHURCH PRE-TEST**

**Genesis Baptist Church Financial Literacy Pre-Test**

1. The First Step in building wealth is to pay all your bills.  
☐ True   ☐ False
2. Most people live paycheck to paycheck  
☐ True   ☐ False
3. The gap between races are narrowing  
☐ True   ☐ False
4. All Life insurances is the same  
☐ True   ☐ False
5. Term Insurance is better than cash-value insurance  
☐ True   ☐ False
6. It is financially sound to get your roof repaired while the weather is sunny  
☐ True   ☐ False
7. A High credit Score is very important  
☐ True   ☐ False
8. A low credit Score can affect more than credit  
☐ True   ☐ False
9. We should not debt stack  
☐ True   ☐ False
10. The Bible never talked about how we should handle money  
☐ True   ☐ False

**APPENDIX B**  
**GENESIS BAPTIST CHURCH POST-TEST**

**Genesis Baptist Church Financial Literacy Post-Test**

1. The First Step in building wealth is to pay all your bills.  
( ) True   ( ) False
2. Most people live paycheck to paycheck  
( ) True   ( ) False
3. The gap between races are narrowing  
( ) True   ( ) False
4. All Life insurances is the same  
( ) True   ( ) False
5. Term Insurance is better than cash-value insurance  
( ) True   ( ) False
6. It is financially sound to get your roof repaired while the weather is sunny  
( ) True   ( ) False
7. A High credit Score is very important  
( ) True   ( ) False
8. A low credit Score can affect more than credit  
( ) True   ( ) False
9. We should not debt stack  
( ) True   ( ) False
10. The Bible never talked about how we should handle money  
( ) True   ( ) False



## **APPENDIX C**

### **GENESIS BAPTIST CHURCH INFORMATION INTEREST FORM**

**Genesis Baptist Church  
Financial Literacy Workshop  
Information Interest Survey**

*Please fill out the information below. Yes, I would like help and more personalized information. I understand that a Representative, Sean Young, will contact me directly with more applicable information.*

**Name:** \_\_\_\_\_

**Spouse Name:** \_\_\_\_\_

**Home Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**Cell Number:** \_\_\_\_\_

**Home Number:** \_\_\_\_\_

**PERSONAL:** *(Tell us about yourself)*

☐ **MARRIED**

☐ **SINGLE**

☐ **AGE** \_\_\_\_\_

☐ **CHILDREN**

☐ \_\_\_\_\_ *(Spouse Age if applicable)*

☐ **HOMEOWNER**

**Do you think that learning more about what the Bible says about handing your money will be helpful?** \_\_\_\_\_ **Yes/No**

**I AM MOST INTERESTED IN MORE INFORMATION ON THE FOLLOWING AREA(S):**

*(CHECK ALL THAT APPLY)*

- ☐ Debt Elimination ***FASTER*** –  
Improve Credit Score
- ☐ Retirement /Investment Plans  
*(Am I saving enough?)*
- ☐ Rollovers *(401k/403b at an old job)*
- ☐ Life Insurance  
*(How it really works!)*
- ☐ College Savings for the Children
- ☐ WILL - Legal Protection Plans
- ☐ Auto & Homeowner's Insurance
- ☐ Business Plans & Benefits
- ☐ Long-Term Care Insurance
- ☐ Complimentary Financial Needs Analysis (FNA)

***On a Scale of 1-10***, 10 being the highest, how would you rate your desire to become debt free & financial independent?

**APPENDIX D**

**GENESIS BAPTIST CHURCH POST-PROJECT INTERVIEW**

### **Post-Project Interview**

Has this series inspired you to make changes in how you view or handle money? Examples:

How has this series changed how you view how you buy and save?

How important is it to pass this information down in your family and how will you achieve that?

Should this series be considered an important compliment of ministry in the church? Why?

Would you like to be contacted by a certified financial planner? ( ) Yes ( ) No

Is there anything you would like to add to the workshops? Please explain.

**APPENDIX E**  
**INTERVIEW QUESTIONS**

### Interview Questions

1. What was your view on the subject of money discussed in a church before this project?
2. What is your view now?
3. What did Stewardship to you mean before the Sermon and Bible Study “Being a Steward?”
4. What is your view now?
5. Did you have a budget before the Sermon and Bible Study “Counting the Cost?”  
Yes                      No
6. Do you have a budget now?      If not why?  
Yes      No
7. Are you working to eliminate your debt?  
Yes                      No
8. Did this project contribute to your debt awareness  
Yes                      No

## **APPENDIX F**

### **HOW THE CHURCH RECEIVED THE PROJECT**



## **HOW THE CHURCH RECEIVED THE PROJECT**

The Genesis Baptist Church received this project well. I attribute this to Rev. Carver's respect as a faithful leader in the congregation, the relevance of his project in addressing a vital need within the congregation, and my own commitment to the project and determination to clear the path for its success.

Since 2008, the entire society and indeed the world have had to look afresh at the economic matters of life. Churches have been affected by the economic crisis, and Genesis is no exception. This affect has not been all negative. It has served to inspire churches and individuals to take another look at the matter of stewardship.

I am convinced that Linwood's journey intersected with the church's vision and needs. Prior to our annual conference in November of 2013, we had won the support of deacons, trustees, and Leadership Team for the implementation of a Financial Literacy Project that would be part of the requirements for the D. Min. program that Linwood was involved in.

As leaders, we recommended this to the congregation and the annual meeting and it was accepted by the church. We declared March of 2014 "Financial Literacy Month," and I kept this before the congregation from December 2013 until March of 2014.

There was something new and novel about this project. It was the first time in my seventeen years as pastor that I had stepped out of the pulpit and from leading midweek Bible studies for an entire month to allow a single individual to do focused teaching and preaching. The use of technology also made it novel in that we had just begun to use

large video screens in the sanctuary and incorporate videos during the service. We had not long installed this technology.

Four sermons and four bible studies around the themes of stewardship, budgeting, debt elimination, and investing helped members of the church, and there are many stories of the changes and adjustments people made and are still making with respect to their finances.

In addition, this teaching has been incorporated into the discipleship curriculum of the Genesis Baptist Church. This means that we will continue to teach the classes to new members and re-teach them occasionally. Members appreciate Rev. Carver as a resource in the congregation on the subject of financial literacy. I appreciate the seriousness with which he took this sacred charge, and we are elated to have served as the ministry context for this great project.

Pastor Gregory T. Headen

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